



Summer  
2009

Healthcare Employees Federal Credit Union  
*Financial Solutions for Life*

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union

## LOANS FOR EVERY REASON!

*If You Want It, We've Got A Loan For It!*

Now is the perfect time to apply for a loan. We've reduced our rates for qualified borrowers on our most popular loans, making it more affordable to borrow the money you need.

Plus, each month, two lucky members will be selected to win a free loan payment, courtesy of HEFCU's 25<sup>th</sup> Anniversary Celebration Event!

If you currently have an auto, personal or home equity loan with HEFCU, or apply for and subsequently close on a loan from now until December 31, 2009, you will **automatically be entered to win a free loan payment, up to \$250!**\*

Stop by our branch or give us a call to take advantage of this great loan offer today. You could be our next winner!

\*Member must be in good standing to be eligible to win loan payment. Maximum amount of loan payment per winner is \$250; the lesser of the two amounts up to \$250 will be applied to members' loan account. Member will be issued the applicable tax documents at the end of the year for IRS purposes, if applicable. Not applicable on credit card loans. HEFCU employees, officials and family members are not eligible.



## Here's What HEFCU Members Are Saying About Applying For A Loan With HEFCU...

**HEFCU member Kathy Carll**, recently selected to win a \$250 loan payment courtesy of HEFCU's 25<sup>th</sup> Anniversary Loan Reward Offer, had this to say:

*"They make the whole process very simple. I applied online and was approved in minutes. We were able to make the closing by mail. A very pleasant experience."*

On a recent visit to the credit union to complete a loan closing, **HEFCU member Kathleen Nolan** had this to say:

*"Because of our previous experience with credit unions, we joined HEFCU as soon as it became available to Virtua employees. The ease of saving was great and when we applied for a loan, interest rates were lower than the bank. The ease of applying and getting the loan was quick."*

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## Holiday Club Accounts Mature In October

Holiday Club Accounts mature on October 1, 2009. The account balance will be available that morning in the member's Primary Savings Account. Holiday Club Accounts will automatically renew for next year with your next payroll deduction after October 1<sup>st</sup>. New enrollments are always welcome!

## Holiday Closings

**Independence Day**  
Friday, July 3, 2009

Friday, July 31, 2009  
Closing Early at 11:30 A.M.

**Labor Day**  
Monday, September 7, 2009

**Columbus Day**  
Monday, October 12, 2009

# President's Message

Dear Member:

As we begin to kick off the summer season I want to take this time to update you on some important events and initiatives HEFCU has planned:

- Expect to see the rollout of our new VISA Platinum Rewards Program earning valuable points redeemable for merchandise and travel. Expect to see more details this summer.
- We are in the initial stages of converting those long standing members that may have social security numbers as their account numbers. We expect to phase in the conversion throughout the 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2009. This will ultimately enhance member privacy and security.
- Our 25<sup>th</sup> Anniversary is this year and we have already announced several exciting programs including two members each month will be drawn and win a free monthly loan payment up to \$250 each; Special New Money CD rates up to 4.25% APY for 25 months and other planned celebrations.
- We have started offering Group Automobile Insurance; many of you will begin receiving information for free quotes and money saving discounts as a HEFCU Member.

The National Credit Union Share Insurance Fund (NCUSIF) has now extended the deposit insurance to our members to \$250,000 through December 31, 2013.

Our members continue to value membership in their Credit Union by increasing deposits over 9% since December 2008. This incredible sign of support and loyalty will continue to enable qualified members access to money for a variety of creditworthy purposes, including Home Equity Loans, Personal Loans and Automobile Loans. This increase in deposits has already translated into HEFCU funding more than \$2,000,000 in loans to members during the 1<sup>st</sup> half of 2009.

In closing, I wish you and your family a safe and enjoyable Summer 2009.

Remember, you are part of the Healthcare Family and we stand ready to serve you with a lifetime of financial solutions.

Regards,



John J. Dawidowski  
Chief Executive Officer

## HEFCU Scorecard

Here's how we've done in the past 3 months:

Category:	31-Dec-08	30-Apr-09
Deposits .....	\$61,629,459 .....	\$64,893,755
Loans .....	\$46,291,871 .....	\$44,979,364
E-Statements Users .....	3,017 .....	3,164
Checking Accounts .....	1,928 .....	2,190
Capital .....	\$7,593,456 .....	\$7,514,658

## COMING SOON... Platinum ScoreCard Rewards

Our Platinum Visa credit card will soon offer a rewards program. You will earn one ScoreCard Rewards point for every \$1 purchased on your low rate HEFCU Platinum credit card. Earn reward points redeemable for merchandise and travel items! **Be on the lookout for more details on this exciting new program.**



## Traveling This Summer? Take Us With You!



No matter where your travels take you this summer, accessing your HEFCU account is easier than ever! Be sure to take your HEFCU Visa debit card with you and access your account at more than 55,000 no-surcharge ATMs throughout the nation. Planning a family

vacation to Orlando? Visit the ATM located at Disney's Animal Kingdom! Keeping it local and visiting the Jersey Shore? There are more than 53 no-surcharge ATMs along the coast!

Need to do more than just withdraw money? Visit a shared branch conveniently located in your vacation hot spot. California dreamin? Stop into any of the 18 shared branches located in San Diego. Touring the nation's capital? Access your account at 23 shared branch locations in Washington D.C.

Locate the no-surcharge ATM or shared branch location closest to your vacation destination by visiting us online at [www.hefcu.com](http://www.hefcu.com).

## Your Savings Are Safe And Sound

Your savings are insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency. NCUA has extended the \$250,000 share deposit insurance limit through December 31, 2013.



## e-Statements... Always On Time!

Are you tired of waiting for your paper statement to arrive in the mail? With e-Statements, your statement is generally available within 24 hours after processing (which occurs on the 1<sup>st</sup> of the month). E-Statements are an electronic version of your statement, and eliminate the mailing of your paper statement. Reduce the volume of mail you receive while also reducing the amount of time you wait for your statement!



**Sign up for e-Statements today online at [www.hefcu.com](http://www.hefcu.com).**

## Tips For Saving During Uncertain Times

**Don't panic.** Don't go and withdraw all your money. HEFCU is safe and sound.

**Stay true to your goals.** If you decided during good times to save for the holidays or a vacation, try to cut back on other things to make these dreams come true.

**Eliminate bills where and when you can.** Write down your income, subtract taxes and insurance costs to determine how much money you have available to save.

**Maintain good credit.** No matter what, preserve and protect your credit by paying your bills on time, refusing to purchase expensive items and limiting how many credit cards you have.

**Increase your income.** Invest in a government-insured, interest-earning Share Certificate or Individual Retirement Account.

## Buying A Used Car?

HEFCU is the first place to start your car buying process. With loan pre-approvals and online instant loan decisions, you can be assured of financing that fits comfortably within your budget. In addition to affordable financing, HEFCU is proud to offer our members access to the **Motor Vehicle Certification Program (MVCP)**, a completely free service!

The professionals at MVCP will provide you with a great deal from their participating used car dealers in a hassle free environment. They'll even give you information about your trade-in value! Just call **1-800-345-0990** or go to **[www.mvcp.com](http://www.mvcp.com)** for more details on this free member benefit. When looking for a high-quality used car for a good price consider these questions:

1. Does the vehicle have a warranty?
2. Is there a Vehicle History Report provided by CarFax or AutoCheck?
3. Is it a "Certified Pre-Owned" vehicle?
4. Will the dealer allow your mechanic to inspect the vehicle?
5. Has it been Safety Inspected?



Make your car buying experience more rewarding. Contact a Loan Representative or an MVCP Advisor to get started today!

## FRAUD ALERT

Please be aware that members have been receiving text messages stating that their account is frozen and are instructed to call a specific number to confirm their account and debit card information. **Please do not** give out any of your credit union information as HEFCU will not contact you via a text message. If you have any questions or concerns, please contact us at **1-800-624-3312**.



## First Aid Kit

It's summer; you and your family will be outside taking advantage of the nice weather. Make sure that your first aid kit has all the essentials you need.

Place these items in your sturdy and easy to open container:

- Sterile gauze
- Adhesive tape
- Adhesive bandages in several sizes
- Alcohol wipes or ethyl alcohol
- Antiseptic wipes
- Plastic gloves (at least 2 pairs)
- Triple antibiotic cream/ointment
- Antiseptic solution (hydrogen peroxide)
- Hydrocortisone cream (1%)
- Acetaminophen and ibuprofen
- Disposable instant cold packs
- Calamine lotion
- Sharp scissors
- Thermometer
- Mouthpiece for CPR
- Blanket (stored nearby)
- Flashlight and extra batteries
- List of emergency phone numbers

Store your first aid kit in an easily accessible place (for adults). Replace missing or expired items, as needed.

# Change Of Address

If you have changed your address and not informed the credit union, please complete this form and fax it to (609) 275-4194 or mail it to: HEFCU, 29 Emmons Drive, Suite C 40, Princeton, NJ 08540.

## HEFCU Change Of Address Form

Name \_\_\_\_\_ New Phone # \_\_\_\_\_  
Account Number \_\_\_\_\_ S.S. # \_\_\_\_\_  
Old Address \_\_\_\_\_  
New Address \_\_\_\_\_  
E-mail Address \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

## We Can't Predict The Future... But We Can Help You Prepare For It

Our focus at Healthcare Employees Federal Credit Union is to help you be financially prepared for life's uncertainties. That is why we have partnered with representatives from The Family Security Plan® to offer permanent life insurance, disability income protection, and critical illness insurance.

Life insurance is a way to make sure that your family can maintain the standard of living you have set for them in the event something happens to you. The Family Security Plan® Whole Life program features premiums that never increase and death benefits that never decrease. Your policy will also accumulate cash value that you may borrow against for your children's education, financial opportunities, or for any other reason. The death benefits can help your family compensate for lost income and assist in paying bills. No matter what your family's financial needs are, The Family Security Plan's Life Insurance program will fit your lifestyle and budget!

What would happen to your mortgage, your bills, your retirement should you suddenly be unable to work and earn a living? The Family Security Plan's Disability Income program can help you meet your basic monthly financial commitments should you become too sick or injured. Disability Income does more than insure your income. It protects your lifestyle.

Many people who survive a covered critical illness face serious financial constraints as they attempt to recover. The Family Security Plan's Critical Illness Benefit can help ensure that you won't have to face the possibility that your family can't carry on if you are struck by a covered critical illness. Purchase of a Critical Illness policy automatically enrolls you in the Best Doctors program. When you or a member of your family becomes seriously ill or hurt, Best Doctors will provide a second opinion from the Harvard Medical Review Board. They will also obtain a referral to the most highly qualified doctors in the world for the specific condition being treated, assist members in coordinating information among specialists, and continually monitor the treatment process.

To find out more about any of these The Family Security Plan® programs, stop in the lobby to speak with a representative, or call us at **(800) 243-2292**.



 **The Family Security Plan**  
Protecting Credit Union Families Since 1973

 **HEFCU**  
Healthcare Employees Federal Credit Union  
*Financial Solutions for Life*

### LOCATIONS

#### Main Office:

29 Emmons Drive, Suite C 40  
Princeton, New Jersey 08540  
Phone: (609) 951-0700  
Toll-free: 1-800-624-3312  
Fax: (609) 275-4194

#### Hours:

Monday – Friday  
8:30 AM - 4:30 PM

Mailing Address For Correspondence:  
29 Emmons Drive, Suite C 40  
Princeton, NJ 08540

Mailing Address For Remittance:  
(deposits/loan payments)  
HEFCU  
P.O. Box 27508  
Newark, New Jersey 07101-8708  
Call-24 (24-Hour Bank-by-Phone):  
1-800-551-3001

[www.hefcu.com](http://www.hefcu.com)

### Shared Branch Locations

Visit [www.hefcu.com](http://www.hefcu.com)

### ATM LOCATIONS

#### Capital Health Systems

Fuld Division  
Mercer Division (2)

#### Cathedral Health System

St. Michael's Medical Center

#### Children's Specialized Hospital

Mountainside

#### Healthcare Employees

#### Federal Credit Union

Princeton Main Office

#### New Jersey Hospital Association

#### Raritan Bay Medical Center

Old Bridge Division

#### Robert Wood Johnson

#### University Hospital

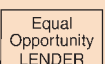
Hamilton (2)  
New Brunswick

#### Saint Barnabas Health Care System

Clara Maass Medical Center

#### Virtua Health

Voorhees Division  
Marlton Division  
Berlin Division



We do business in accordance  
with the Federal Fair Housing  
Law and Equal Credit Opportunity Act