



The Credit Union  
Where EVERYONE Gets Better!

# Elevate Your Financial Health with HEFCU !

## Healthcare Employees Federal Credit Union Representative

Email Karen - [kwilfong@HEFCU.com](mailto:kwilfong@HEFCU.com)

### QUICK ACCESS LINKS

#### Scan QR Code (s)

RATES %



Digital Banking

Need your HEFCU Acct #



Wealth Management



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### WELCOME TO HEFCU

Healthcare Employees Federal Credit Union (HEFCU) is a full-service, not-for-profit financial institution.

With a wide selection of low-rate loans, high-rate CD's, money market, and checking, as well as free Checking, convenient online and mobile banking and nationwide account access.

HEFCU Website



### Joining HEFCU is Easy!

Applying for an account with HEFCU can be done within a few minutes by scanning the bar code.

Join Today!   
OPEN Account

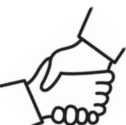


You can join the credit union by opening a \*Primary Savings with an initial deposit of at least \$5.

Your \*Primary Savings establishes your membership with HEFCU and allows you to take advantage of all the accounts, loans and services we have to offer.



Thank you for choosing HEFCU – The Credit Union Where EVERYONE Gets Better!





The Credit Union  
Where EVERYONE Gets Better!

# ONCE A HEFCU MEMBER YOU ARE A MEMBER FOR LIFE!

## HEFCU LOCATIONS

Phone:  
**(609) 951-0700**

### Princeton Branch (Main Location)

29 Emmons Drive,  
Suite C40  
Princeton, NJ 08540  
Fax: (609) 651-8742

### Mt. Holly Branch Virtua Memorial Hospital

175 Madison Avenue  
Mt. Holly, NJ 08060  
Fax: (609) 914-7660

Email:  
[HEFCU@HEFCU.com](mailto:HEFCU@HEFCU.com)



Use QR Scan Code  
To Find CO-OP  
Surcharge-free ATMs,  
and Shared Branching



iPhone



or Android

Routing Number: 231288811  
NMLS Number: 422958

Federally Insured by

**NCUA**

## SAVINGS ACCOUNTS

### \*Primary Savings

ALL MEMBERS MUST OPEN PRIMARY SAVINGS  
Minimum NEW Account Deposit **\$5.00**  
\$100 balance after 1yr account opened

### Wellness Savings

Minimum balance **\$5k**

### Healthy Savings

Minimum balance of **\$25k**

### Holiday Savings

### Vacation Savings

### Youth Accounts

Earns dividends

### Money Market

Minimum balance of **\$1k**

## CHECKING ACCOUNTS

Note: A \$5 balance must be maintained in a Primary Savings Account at all times. All new Checking Accounts are verified via ChexSystems, Inc.

### Fit Checking (Free Checking)

No interest checking  
No minimum balance

### Wellness Checking

Minimum balance of **\$500**

### Healthy Checking

Minimum balance of **\$1k**

## CERTIFICATES OF DEPOSIT

With a Share Certificate, you earn a higher dividend rate by committing to keep your funds on deposit for a set term

### CDs

ranging from **6 months to 60 months**. A minimum of **\$1,000** is required to open a CD

## INDIVIDUAL RETIREMENT ACCOUNTS

### IRA Savings Account

Transfer or roll over IRAs from other institutions  
Initial deposit of **\$100 required** to open

### IRA Share Certificates

Offer premium dividend rates with terms ranging from **6 months to 3 years**  
Minimum balance of **\$1,000 required** in order to open

## GREENLIGHT

A Debit Card for Kids.  
And so much more.

Money Management  
Chores & Allowances  
Savings Goals  
Financial Literacy Game



1-800-551-3001  
Need your HEFCU Acct #

## VEHICLE LOANS

AUTO: New/Used  
Leasing Alternative  
Auto Loan  
RV/Marine  
Motorcycle

## HOME LOANS

First Mortgages  
Home Equity Fixed Rate  
(HELOC)  
Home Equity Line of Credit  
First Lien Home Equity Loan

## OTHER LOANS

Personal Loan  
(Unsecured Signature Loan)  
Share Secured Loan  
(HEFCU Savings Acct)  
VISA Classic Credit Card  
VISA Platinum Credit Card  
Student Loan

## INSURANCE

FSP | The Family Security Plan®



## FINANCIAL WELLNESS

GreenPath  
financial wellness

trust&will  
powered by estateOS

zelle

