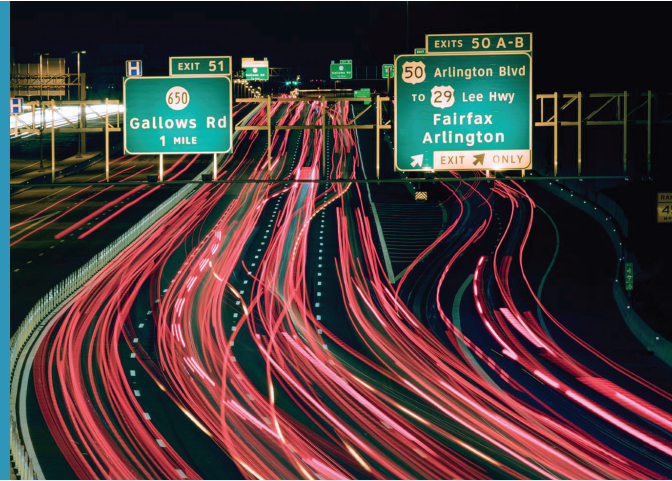


Your Financial Health Is Our Passion



Healthcare FCU offers a number of resources to keep members' finances in peak condition:

Financial Checkups. We send personalized Financial Checkups to members to promote healthy finances. Members may schedule a free Financial Checkup or Second Opinion Loan Review anytime.


Wealth Management. Our Financial Services Specialist meets with members to offer free, one-on-one help with Investments, insurance and financial planning – everything from college planning to estate strategies to portfolio evaluation and much more.*


Financial Counseling & Education. Free, confidential help is available through our partner GreenPath Financial Wellness. Develop a budget, learn how to avoid debt, understand and improve your credit report, and much more.

Money Desktop & Money Mobile. A powerful (and free!) tool for keeping personal finances healthy. With the desktop program and its companion mobile app, members can automatically track where money is coming from and where it goes.

*Products and Services are: NOT A CREDIT UNION DEPOSIT; NOT NCUA INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE CREDIT UNION; MAY GO DOWN IN VALUE Securities, Investment Advisory and Financial Planning services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC: 222 Central Park Ave Suite 1100 Virginia Beach VA 23462 (757) 490-9041.

Join thousands of healthcare professionals that say it's better to be a member.

 **CLICK** HealthcareFCU.org

 **CALL** 703-776-2700

 **COME IN** to a branch

Eligibility

If you work in the healthcare field in Virginia, the District of Columbia, or Montgomery or Prince George's County in Maryland, and want a financial institution that values you as much as you value the people you serve, then you are eligible to join Healthcare Systems FCU. We look forward to welcoming you!

After you become a member, you may retain your membership for a lifetime, even if you move, retire or change jobs. Your family members are eligible for membership, too.

Website

HealthcareFCU.org

24/7 Contact Center

703-776-2700
1-800-250-9676

Contact Us Online

Use Secure Chat in Online Banking

Mobile App



Branches

Inova Fairfax Hospital

Support Services Building, 1st Floor
3300 Gallows Road
Falls Church, VA 22042

Novant Health Prince William Medical Center

Medical Building 2
8640 Sudley Road, Suite 115
Manassas, VA 20110
703-369-8184

Inova Alexandria Hospital

Near the employee entrance
4320 Seminary Road
Alexandria, VA 22304

Visit **HealthcareFCU.org** for the Mobile MSR schedule at Inova Fair Oaks Hospital, Inova Mount Vernon Hospital, Inova Loudoun Hospital, Inova Telestar, Inova Loudoun Medical Campus, Novant Haymarket Medical Center, Sentara Northern Virginia Medical Center & more.

Mailing Address

8300 Arlington Blvd., Suite E-1
Fairfax, VA 22031



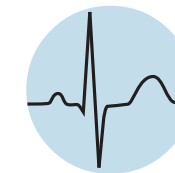
Federally insured by NCUA



Rev. 2/20



Solutions to Help You Manage and Build Your Financial Health



Healthcare Systems Federal Credit Union



Your Financial Health is Our Passion.



Since our founding in 1969 by nine Fairfax Hospital employees, we've focused on serving caregivers and their families. Your tireless efforts inspire us to deliver high-quality financial solutions.

As a not-for-profit financial cooperative, we offer members much more than commercial banks. We invite you to become a member and take advantage of all our products and services.

Over a Million Reasons to Bank at HSFCU.

We saved members over **\$1.1 million** in a recent year, compared to area banks. Members with an auto loan saved over **\$1,785**.

Savings calculated by the National Credit Union Administration in a comparison of HSFCU with area financial institutions March 2019 - March 2020. Savings on 60-month auto loan.

“In today’s world, life can get so busy we don’t take the time to say, “thank you”. I want to express my sincere thanks and say the personal care and attention has made me a member for life!!

-L. Lalande

Your Financial Wellness Starts Here.

We recognize that your financial goals are unique. That’s why we offer a personalized learning experience to help you plan around your individual financial situation and aspirations.

Loans

Have a loan or credit card at another financial institution? Ask us for a **Second Opinion Loan Review** to see how we can save you money.

Auto Buying Service


Start your next car search for a new or used vehicle with the Healthcare Systems Car Buying Service, powered by TRUECar. Enjoy a more comfortable car buying experience with a no-hassle buying process that guarantees you savings on your vehicle purchase price.

- Attractive low rates and flexible terms
- New/used autos, trucks, motorcycles, boats, mobile homes or RVs .
- Auto Express Check and 60 days no payment option adds even more convenience!


Visa® Credit Card

- No annual fee and low rates
- CURewards program featuring cash back, travel or merchandise ... the choice is yours
- Bonus points after your first purchase

We are more than just savings accounts and loans, we offer:

 **Online/Mobile Banking & Bill Pay.** We're open and at your service 24/7. Pay bills, view balances, apply for a loan, deposit a check via Snap Deposit (just snap a picture of your check), transfer funds to another financial institution, securely upload documents, pay with PayPal®, chat securely with us... and more!

Apple Pay & Samsung Pay. Easy, secure ways to pay. Add your HSFCU Debit and Credit Card...just tap and go!

 **Bank Where You Work.** No need to get in your car and fight traffic to do your banking ... we're

Personal Loans

- Same-day funding, easy application, great rates
- All-purpose loans to fill virtually any need

Student Loans

Paying for college can be stressful. But it doesn't have to be. Through our partner, College AVE Student Loans, we offer undergraduate, graduate, parent and even refinance loans.


Home Equity Loans


- Low-cost loans for home improvements, tuition, debt consolidation or anything else
- Choose from fixed-rate loans or variable-rate lines of credit


Home Buying Services and Mortgages

- Conventional, Jumbo and Adjustable-Rate
- First Time Home Buyers program
- Reverse Mortgage option for homeowners age 62 and older
- CU Realty Services help you buy or sell your home (including a cash rewards option)

just an elevator ride away! HSFCU maintains branches in major area hospitals plus an active Mobile MSR program at a number of additional healthcare facilities.

 **Thousands of Shared Branches & ATMs.** Need cash but can't get to a branch? Our members have access to 5,000+ shared credit union branches nationwide and 55,000+ ATMs in the Allpoint Network.

 **Savvy Money.** View a comprehensive credit score analysis, full credit report and monitoring – all in one dashboard.

 **Financial Check-Ups.** Receive an individualized financial review that is actionable and informative.

Share Account/Certificate Secured Loans

- Useful for rebuilding your credit or establishing credit for the first time

Savings

Checking Accounts

- NO monthly service charges
- NO minimum balance requirement

Money Market Accounts

- Ideal for liquidity or longer-term savings needs

Certificates


- A safe way to save and invest
- Competitive yields


Club Accounts

- Save for special events such as vacations, weddings, holiday shopping and more

Individual Retirement Accounts

- Save for a secure retirement
- Choice of Traditional, Roth or Education IRAs

 **Money Manager.** View all your accounts in one place (investments, 401k, loans, credit cards and more)!

 **Financial Education.** Access our financial wellness podcasts and videos, money modules, calculators and scenario planning tools.

And Much More! Additional membership perks include discounts on home, auto and life insurance, and more!



Find information on these services and more at [HealthcareFCU.org](https://www.healthcarefcu.org).