



Quarterly

Healthcare Systems  
Federal Credit Union

# CHECKUP

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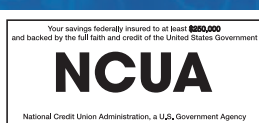
Healthcare Systems  
Federal Credit Union  
3300 Gallows Road  
Falls Church, VA 22042

Touch Tone Teller:  
703-776-2498

Main Office:  
703-776-2700  
1-800-250-9676

Loan Office:  
703-776-7960

[www.healthcarefcu.org](http://www.healthcarefcu.org)  
[help@hsfcu1.org](mailto:help@hsfcu1.org)



April 2010

## HSFCU + Enterprise = Savings On Used Autos!

### Year-Long Bonuses Through December 31, 2010

This is a great year to buy a used vehicle from Enterprise Car Sales and finance it through HSFCU. You could receive up to .50% off your used auto loan rate, plus a \$150 Visa® Gas Card!

- Rates as low as **3.99%** APR\* for 36 months
- Get up to the NADA retail or trade-in value\*\*
- Online loan application available on our website, 24/7
- Fast loan decision

HSFCU also offers new and refinanced auto loans with terms up to 84 months!+  
Contact us for more details.

### One-Day Tent Sale – April 24, 2010

Make a good deal even better. Purchase a used vehicle during the Tent Event Used Auto Sale, and you could receive 1% off your current loan rate by financing your loan through HSFCU. Plus, you will have the choice of ONE of these three bonus offers:

**\$250 Visa Gas Card**

**OR**

**\$250 added to your vehicle's Kelley Blue Book trade-in value**

**OR**

**\$250 off your first auto loan payment**

The Tent Event Used Auto Sale will take place at the following location:

Enterprise Car Sales  
9854 Fairfax Boulevard (Rt. 50)  
Fairfax, VA 22030



**Apply for your loan today! Stop by an HSFCU office, call 703-776-7960 or log on to [www.healthcarefcu.org/loanapp.asp](http://www.healthcarefcu.org/loanapp.asp) for an application.**

\*Annual Percentage Rate; subject to change. "As low as" rates are the lowest available rates; actual APRs may vary, based on the applicant's creditworthiness. Floor rate is 3.99% APR.

\*\*National Automobile Dealers Association.

+Existing HSFCU auto loans cannot be refinanced. 84-month term only available on new auto loans.

## Report From The 2010 Annual Meeting

On March 24, HSFCU held our 41st Annual Meeting in the Physicians Conference Center at Inova Fairfax Hospital. The Annual Meeting included a Board of Directors election, and Jay Brown and John Howell were re-elected to the Board.

its effect on HSFCU. He pointed out that despite these challenging times, the Credit Union ensured that members retained the financial advantages of membership with low loan rates, competitive savings rates and more convenience services.

Members who attended the meeting heard about the events of 2009. President and CEO Bill Hawkins also discussed the current economy and

Complimentary refreshments were provided, and some fortunate members won door prizes. We thank everyone who attended!

## Last-Minute Tax Tips

April 15 is coming soon! If you haven't already filed your 2009 taxes, here's some tips to help you speed up your tax preparation and filing.

- 1) Get your records organized and collect your tax forms.** Collect your W-2s, 1099s and other tax-related documents in a file folder, and obtain your tax forms at libraries, post offices and on the IRS website at [www.irs.gov](http://www.irs.gov).
- 2) Trim your tax bill by making contributions to your IRA (Individual Retirement Account).** For the 2009 tax year, you can make contributions up to the maximum limit before April 15, 2010. Don't have an IRA yet? HSFCU offers Traditional, Roth and Education IRAs to help you save for retirement or your child's education. Visit us online at [www.healthcarefcu.org](http://www.healthcarefcu.org) for more information.
- 3) Consider using online services provided by the IRS.** You can fill out your tax forms, file them online and be notified when your tax returns have been accepted. You can also download the tax forms, fill them out by hand and mail them to the IRS.
- 4) Whether you're doing your own taxes or having them done by a tax preparer, check all your forms for accuracy.** Also, be sure to sign your forms where needed.

**And did you know you can use HSFCU's Direct Deposit to receive your tax refund more quickly? With Direct Deposit, your refund can be automatically deposited into one or more of your HSFCU accounts. Ask us for details.**

Sources: [turbotax.intuit.com](http://turbotax.intuit.com), [www.ehow.com](http://www.ehow.com) and [www.smartmoney.com](http://www.smartmoney.com).



## HSFCU Supports National Nurses Week, May 6 – 12

Come and celebrate National Nurses Week at HSFCU. During this week, HSFCU will hold a raffle at each hospital location.

One lucky member at each location will win a \$50 Visa® Gift Certificate. Be sure to stop by and see us!

### Did You Know?

May 12, the last day of National Nurses Week, is the birthday of Florence Nightingale (1820-1910). She is considered to be the founder of modern nursing, and was also known as a writer and mathematician.

## HSFCU Checking, Online Bill Pay And Visa Check Cards: The Perfect Trio For Your Busy Lifestyle!

When it comes to saving you time and money, it's hard to do better than HSFCU's Share Draft Checking, Online Bill Pay and Visa® Check Cards!

**No  
service  
fees!**

### Share Draft Checking

- No minimum deposit or balance requirements
- Free ATM Card or free Visa Check Card
- Free Direct Deposit
- Free Payroll Deduction
- Free Online Banking and free Online Bill Pay
- Access to thousands of ATMs, including surcharge-free Credit Union 24/CU HERE® ATMs
- Choice of three overdraft protection options



### Online Bill Pay\*

- Pay your bills online, just by clicking your computer's mouse
- Secure and available 24/7
- Ideal for one-time bills or recurring bills
- Buy less stamps and spend less time waiting in line at the post office
- Easy to set up your payments or check when payments were made



### Visa Check Cards

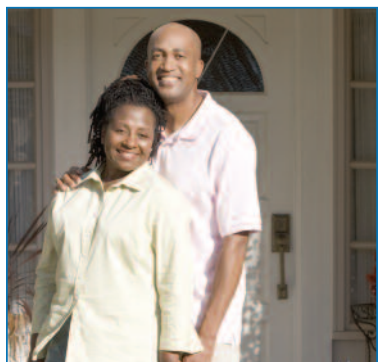
- Simple to use
- Ideal for point-of-sale purchases at merchants that accept Visa debit, worldwide
- May also be used to withdraw cash from Visa or STAR® ATMs



**To open a Share Draft Checking account or to get a Visa Check Card, stop by or call 703-776-2700 or 1-800-250-9676 toll-free to get started. To register for Online Bill Pay, select "Online Services" on the homepage at [www.healthcarefcu.org](http://www.healthcarefcu.org) and select "Online Banking" from the drop-down menu.**

\*Sign-up for Online Banking is required in order to use Online Bill Pay.

## House-Hunting? Come To HSFCU For Better Mortgage Financing!

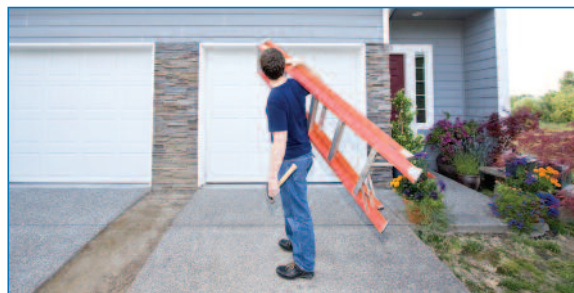


Think you can't possibly handle the mortgage payments on a home right now? You might be pleasantly surprised. Through our partner, Primary Residential Mortgage, Inc., HSFCU has a variety of mortgage programs available at competitive rates, such as:

- Adjustable-rate and fixed-rate loans
- Federal Housing Administration (FHA) Loans
- Veterans Administration (VA) Loans

For more information, visit us online at [www.healthcarefcu.org](http://www.healthcarefcu.org) or call our loan specialist, Alex Alquinta, at 703-426-6961.

## Spring Fix-Up Solutions



If the recent harsh winter caused your home to need repairs this spring, ask us about our Home Equity Loans and Lines of Credit! They can provide up to \$250,000 for remodeling or anything else!

- Low rates on Home Equity Loans and Lines of Credit (visit [www.healthcarefcu.org](http://www.healthcarefcu.org) for details)
- No closing costs\*
- Interest payments may be tax-deductible\*\*
- Also, ask about HSFCU's unique Fixed & Flexible Home Equity Loan!

It's easy to apply! Stop by an office, call 703-776-7960 or visit us online at [www.healthcarefcu.org](http://www.healthcarefcu.org).

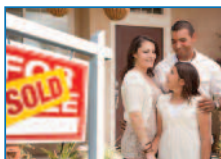
\*If your loan is closed within three years after opening, the closing costs will be reinstated.  
\*\*Consult your tax adviser.

## There's Still Time To Take Advantage Of Homebuyer Tax Credits!

If you're a first-time homebuyer or an existing homeowner who is searching for a new home, you can still take advantage of 2009's new federal legislation. As a result of these new laws, you could qualify for a substantial tax credit AND reduce your tax bill.

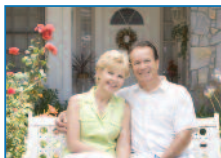
### First-Time Homebuyers

- Eligible for a tax credit of up to \$8,000
- Must buy or enter a contract to buy a principal residence on or before April 30, 2010
- Settlement must occur by June 30, 2010



### Existing Homeowners

- Eligible for a tax credit of up to \$6,500
- Must have lived in the same principal residence for at least five consecutive years out of eight years
- Same April 30 and June 30 deadlines apply (see above for details)
- Purchase price on new home may be up to \$800,000



Income limits have also been expanded to qualify for this credit (up to \$125,000 for single people and up to \$225,000 for married couples). For more information, consult your tax adviser.

## Why Pay Extra Cash For Your Bank's Credit Card?

### Switch To HSFCU's Visa Platinum!

**NO Balance Transfer Fees • NO Cash Advance Fees  
NO Annual Fee • NO Variable Rate**

Many banks are raising their credit card rates through the roof, bringing back annual fees or making other changes to increase your credit card bill.

Why pay extra money in these tough times? Come to HSFCU and get a Visa® Platinum Credit Card instead!



- Low rate
- Credit line up to \$25,000
- CU Rewards program helps you earn free travel and merchandise
- Visa Classic Credit Card also available – contact us to learn more

Apply now! Stop by an office, call 703-776-7960 or visit us online at [www.healthcarefcu.org](http://www.healthcarefcu.org).



# New Changes To Overdraft Protection Policies

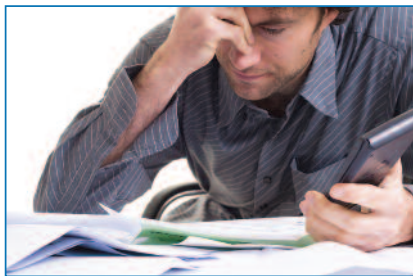
In 2009, new federal laws were enacted by Congress to give consumers better protection against unfair overdraft fees. Here are some ways in which the new laws will affect you:

- Financial institutions cannot automatically sign you up for overdraft protection when you open a checking account. Instead, you are allowed to “opt-in” for this overdraft protection.
- If you do not “opt-in,” you cannot exceed your checking account’s balance when you make a transaction with your HSFCU ATM Card or Visa® Check Card.
- If you do overdraw your account accidentally and you have “opted-in” for overdraft protection, you will be notified by e-mail or regular mail.

**Please note: These new changes cover ATM and Check Card transactions only, not the checks you write.** Please be sure to carefully monitor your checking account’s balance, which is easy to do with HSFCU’s Online Banking service. To learn more about Online Banking, stop by or visit us online at [www.healthcarefcu.org](http://www.healthcarefcu.org).

## Having Problems Understanding Your Credit Report? Talk To BALANCE!

Having good credit is very important – it can affect your ability to get a job, an auto loan, a home or good insurance rates. Ideally, you should check your credit report at least once a year in order to ensure that the information on it is accurate and up to date. By law, you can get a free credit report from each of the credit reporting agencies (TransUnion, Experian and Equifax) by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.



However, once you have your credit report, it can be difficult to understand on occasion. And our partner, BALANCE, can help! BALANCE is the nation’s leading financial counseling service. BALANCE’s specialists will provide a free, confidential credit report review to help you understand your credit report (or to get one). You can also get free tips for improving your credit and protecting yourself against identity theft.

**For more information about how BALANCE can help you, visit [www.healthcarefcu.org](http://www.healthcarefcu.org) and select “Balance – Financial Counseling” under the “HSFCU Partners” drop-down menu.**

## Help Your Fellow Credit Union Members: Become An Ambassador!

We want to know more about our members in order to learn how we can better serve all of you. During 2010, HSFCU is starting a program called Ambassadors. The Ambassadors program is designed to generate member feedback, which will help us in making decisions that will provide the maximum benefit to our members.

Please let us know the ways that HSFCU can assist you, your department or your hospital. For example, we can provide financial guidance, counseling and services as you need them. To learn more about the Ambassadors program, call Brad Roteman at 703-776-6191, or e-mail us at [help@hsfcu1.org](mailto:help@hsfcu1.org).



**College-bound?**  
Access your HSFCU accounts nationwide with shared branches, surcharge-free ATMs, Visa® Check Cards, Online Banking and Online Bill Pay! Contact us or visit our website for details.

### Holiday Closings

Memorial Day –  
Monday, May 31

Independence Day –  
Monday, July 5