



Quarterly

Healthcare Systems
Federal Credit Union

CHECKUP

April 2009

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HSFCU ATM
At Loudoun
Hospital's Main
Campus!**

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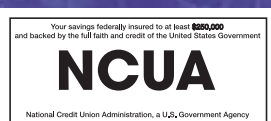
Healthcare Systems
Federal Credit Union
3300 Gallows Road
Falls Church, VA 22042

Touch Tone Teller:
703-776-2498

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

Loan Office:
703-776-7960

www.healthcarefcu.org
help@healthcarefcu.org



Feeling The Loan Pinch? Come To HSFCU!

In these times, many banks have reined in their lending. However, HSFCU is still busy making loans of all types! If you need a loan, HSFCU has some of the lowest loan rates in the DC metro area.

- New, Used and Refinanced Auto Loans*
- Boat, Mobile Home, Motorcycle or Recreational Vehicle Loans
- Home Equity Lines of Credit
- Home Equity Loans (including our unique Fixed & Flexible Home Equity Loan)



- Fixed-Rate and Adjustable-Rate Mortgage Loans
- Visa® Platinum Credit Cards
- Share Secured Loans



**For more information and current rates, visit us online
at www.healthcarefcu.org or call 703-776-7960.**

*Refinanced auto loan must be from another lender. Existing HSFCU auto loans cannot be refinanced.

**One Day
Only!**

Receive 2% Off Your Auto Loan Rate!

Purchase a used vehicle on April 18th from Enterprise Car Sales, and you'll receive 2% off your auto loan rate! Plus, HSFCU will make your first loan payment up to \$200.

Tent Event Used Auto Sale
Saturday, April 18, 2009, 9:00 a.m. – 2:00 p.m.
Enterprise Car Sales
9854 Fairfax Boulevard, Fairfax, VA

Visit www.healthcarefcu.org for more details!



Report From The Annual Meeting

On March 25, we held our 40th Annual Meeting in the Physician's Conference Center at Inova Fairfax Hospital. The Annual Meeting included the Board of Directors election, and Erik Peterson and Henry Schmitt were re-elected to HSFCU's Board of Directors.

In addition, we discussed the events of 2008 and the first months of 2009, including the introduction of eStatements to our online service options and the installation of a new ATM at Inova Loudoun Hospital, Main Campus (see ATM story on page 2). Members also heard the Credit Union's plans for the remainder of 2009, including events throughout the year to celebrate our 40th anniversary.

Complimentary refreshments were provided, and some lucky members won door prizes, including the grand prize of an Apple® iPod Touch. We thank everyone who attended!

There's A New HSFCU ATM At Loudoun Hospital's Main Campus!

Near the cafeteria
Inova Loudoun Hospital
44045 Riverside Parkway
Leesburg, VA

Stop by soon!

A Look Back On Our First 40 Years:

What Was Happening During HSFCU's First Decade?

1969 – Astronaut Neil Armstrong is the first human to walk on the moon.



1970 – The first New York City Marathon is held.

1971 – The Miami Dolphins beat the Kansas City Chiefs, in the longest game in NFL history.

1972 – “The Godfather” is released to movie theaters nationwide.



1973 – Racehorse Secretariat becomes a Triple Crown Winner, the first since 1948.

1974 – President Richard M. Nixon resigns.



1975 – Bill Gates founds Microsoft in Albuquerque, New Mexico.

1976 – U.S. Bicentennial celebrations are held in communities across the country.



1977 – TV series “Roots” is shown on ABC.

1978 – Comic strip “Garfield” makes its debut.



1979 – Susan B. Anthony dollar coin is introduced in the U.S.

Six Tips For Stretching Your Budget



Is your budget always getting squeezed with all of the demands on it? Here are some ways to create more money for yourself:

- Create a list of your spending habits and review it. Almost every budget has areas where spending can be trimmed. For example, make more meals and gourmet coffee at home, rather than buying them from restaurants or coffee shops.
- Consider refinancing your mortgage or your auto loan from another lender (see our auto refinancing offer on page 3) to save on payments.
- Read over your cable and phone bills, and get rid of services that you're not using. Or, see if some services, such as TV and Internet access, can be bundled together to save you money.
- Always keep your vehicle well-maintained to cut down on vehicle repair costs.
- Review all of your insurance coverage. You may be able to reduce your premium by increasing your deductible or by eliminating coverage you don't need.
- Try comparison shopping for medicines and other items you use frequently. Call around to different stores or check advertisements for prices.

And with all the money you save, bring it to HSFCU and invest it safely! We offer Share Certificates, Money Market Accounts and other products with competitive yields. For more information, stop by an HSFCU office, call 703-776-2700 or 1-800-250-9676 toll-free, or visit us online at www.healthcarefcu.org.

Refinance Your High-Rate Auto Loan And We'll Give You \$100!



Limited-
Time
Offer!

In this economy, it makes sense to save money whenever and wherever you can. To create more money in your budget, consider bringing your high-rate auto loan from another lender to HSFCU. Our low rates on used auto loans can save you money in monthly interest payments. **And as an extra bonus, we'll give you \$100 if you refinance by June 30, 2009!**



- As low as **3.99%** APR* for 36 months
- As low as \$29.52 per month, per \$1,000 borrowed
- Other rates and terms up to 84 months available**
- Financing up to the NADA trade-in value of your vehicle⁺
- New auto loans and other vehicle loans also available at low rates – visit www.healthcarefcu.org for details

Apply today! For details or an application, stop by an HSFCU office, call 703-776-7960 or visit us online at www.healthcarefcu.org.

*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. Existing HSFCU auto loans cannot be refinanced.

**84-month term only available on new auto loans.

⁺National Automobile Dealers Association.

For Retirement Or College, It's Hard To Beat An HSFCU IRA!

For a well-funded retirement or a sizeable college fund, it's smart to start saving as soon as possible. HSFCU makes it easy to save with our IRA (Individual Retirement Account) products. Our IRAs have competitive rates, and when you use our automatic Direct Deposit service, putting money into your IRA is simple.

Traditional IRAs

- Funds are tax-deferred until you withdraw them
- You may contribute if you are under age 70½ and have qualifying income
- Option to make withdrawals without penalty at age 59½ or you can wait until later to make withdrawals
- Contributions may be tax-deductible



If you're age 50 or older, ask us about "catch-up" contributions.

Roth IRAs

- Earnings grow tax-free
- No age requirement for contributions – you may contribute if your income level qualifies
- No minimum distributions requirement after you reach age 70½
- No federal penalty or tax liability when you withdraw your funds during retirement
- When the account has been open for five years, you can make tax-free withdrawals for qualified expenses (ask us for more information)

Education IRA

- For students under age 18
- Can be used to pay for college, or for elementary or secondary school education
- Withdrawals can be made tax-free for qualified education expenses, or withdrawn at any time if the student has special needs



Protected
by federal
insurance!*

You can open or contribute to a 2008 IRA until April 15, 2009! To learn more, visit an HSFCU office or call 703-776-2700 or 1-800-250-9676.

*By the National Credit Union Administration. Education IRA products are insured to at least \$250,000. Roth and Traditional IRA products are insured separately, up to a combined total of \$250,000.

FREE Identity Theft Protection Now Available To HSFCU Members

Identity theft is a never-ending problem and has affected the lives and wallets of millions of Americans. To provide HSFCU members with peace of mind, HSFCU has partnered with National ID Recovery, LLC, to offer the ID Theft Recovery Plan, an extra layer of protection for your HSFCU deposit accounts.

In the event that you become a victim of identity theft, National ID Recovery, LLC, will do the following:

- Order for you or provide you with alerts and complete instructions for obtaining federally mandated free credit reports through the Credit Monitor Assist™ National ID Recovery program
- Place fraud alerts with the three major credit bureaus: Equifax, Experian and TransUnion
- Send you a Crisis Preparation Kit, a monthly newsletter and other educational information

For more information, visit us online at www.healthcarefcu.org.



We celebrate our 40th anniversary this year! Read page 2 to learn about what was happening as the Credit Union was growing.

eStatements: Fast, Free And Easy On The Environment

Why wait for your account statement to arrive by regular mail? Sign up for HSFCU's eStatements. You'll get your account information more quickly and save trees at the same time!

- Protected by electronic safeguards, so your information stays private
- Receive an e-mail notification when your statement is ready for viewing
- May be viewed or downloaded through HSFCU's Online Banking service*
- Save your eStatement on your computer or print it out as needed

For more information or to sign up for eStatements, visit us online at www.healthcarefcu.org.



*Online Banking sign-up is required in order to use eStatements.

Holiday Closings

**Memorial Day –
Monday, May 25**

**Independence Day –
Friday, July 3**

Reasons Why It's Better To Be A Member

- Unlike many banks, HSFCU is still lending! (see page 1)
- Your deposit accounts are safe – they are federally insured by the NCUA*
- Low rates on home, auto and personal loans
- Multiple ways to access your HSFCU accounts, online and offline
- Thousands of surcharge-free Credit Union 24/CU HERE® ATMs all over the country
- Access to over 3,600 CU Service Center shared branches, nationwide
- Money-saving services designed for Credit Union members – visit www.healthcarefcu.org for details
- Friendly, helpful staff members
- And much more!



So tell your family members and co-workers about the advantages of HSFCU membership!

*National Credit Union Administration. Deposit accounts and Education IRA products are insured to at least \$250,000. Roth and Traditional IRA products are insured separately, up to a combined total of \$250,000.