



www.HealthNetfcu.org

Main Office:

1591 Chickering Ln.
Cordova, TN 38016
Fax: (901) 226-1122

Walnut Grove Branch:

6025 Walnut Grove
Suite 612
Memphis, TN 38120
Fax: (901) 762-0001

Southaven Branch:

84 Airways Place
Southaven, MS 38671
Fax: 662-349-9820

Park Ave. Branch:

6005 Park Ave.
Suite 104
Memphis, TN 38119
Fax: (901) 432-4742

Phone for ALL locations:

(901) 226-1111 or
(800) 747-2148

HOURS:

M,T,Thur 7:30 a.m.– 4:00 p.m.
Wed 9:00 a.m.– 4:00 p.m.
Friday 7:00 a.m.- 4:00 p.m.
Saturday 9:00 a.m.- 12:00 p.m.
(Drive-thru @ Cordova Branch
ONLY)

All branches closed 1-2:00 for lunch
except Cordova

Board of Directors

- Charles Emerick
Chairman
- Jessie Payne
Vice-Chairman
- Margaret Hughlett Williams
Treasurer
- Barbara Gingras
Secretary
- Georgia Oliver
Supervisory Committee Liaison



1st Quarter/2012

Debit Card Charges and Your Checking Account



Just a reminder to all HealthNet members, HealthNet Federal Credit Union’s Checking Accounts are free of monthly service charges and no debit card fees are assessed. You may access your accounts at over 4300 Shared Branch locations throughout the country. Several options are available for reasonably priced overdraft protection. Home branch and our new Bill Payment service remain free of monthly charges.

Current HealthNet checking account holders may already have the free MasterCard debit card that is available with the account. Be certain this is the debit card you are attempting to use and not the old VISA debit card that we used to issue.

For the best value in Checking Accounts, Auto and Home loans, contact your credit union to begin enjoying the benefits you deserve.

HealthNet Federal Credit Union, formerly known as Baptist Memorial Federal Credit Union has served healthcare providers throughout the mid-south since 1955. It’s your credit union, start enjoying the benefits now.

Call (901) 226-1111.

Discover how easy it is to open a Free Checking Account!

RATES

Loan Rates

Description	APR
New Vehicle	1.99-13.49%
Used Vehicle	2.49-13.49%
Money Market Secured	4.00-4.50%
Secured.	Pledged + 3.50%
Personal	7.49-16.49%
Recreational Vehicle	10.00%
Home Equity (variable)	5.00%-7.00%

Share Rates

Description	APY
Basic Share	.15%-.25%
Checking (min. bal. required)	.10%
Money Market	.25-.50%
Christmas/Vacation Club	.10%
IRA Accumulation	.40%
Kids Klub	.15%-.25%

Share Certificates

Description	APY
6 Months	.35%
8 Months	.35%
12 Months	.40%
18 Months	.40%
24 Months	.50%
12 Months IRA	.40%

*Rates shown are current as of the date of publication, partial and subject to change without notice.

APR = Annual Percentage Rate

APY = Annual Percentage Yield

For current rate information, please contact our office or visit our website at

www.healthnetfcu.org



An Exciting Change is Coming to Your Checks! Introducing, CheckFolio™



You may notice that your next check order looks different when it arrives in your mailbox.

We're excited to bring you **CheckFolio**, an innovative new way to receive, store and use personal checks. With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. The result of extensive research and consumer feedback, CheckFolio is designed to help you:

- **Stay organized.** All components are packaged together neatly, ready to place in a drawer, filing cabinet or on a bookshelf so you can easily access them when you need to and store them when you don't.
- **Secure your identity.** CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options — helping to protect the contents and your identity.

Protect the environment. The compact and efficient design uses less material and creates less waste — plus, CheckFolio is recyclable.

We know you'll love CheckFolio as much as we do!

You May Order CheckFolio with
a Free Checking Account

from HealthNet

Let us Sign You Up Today!

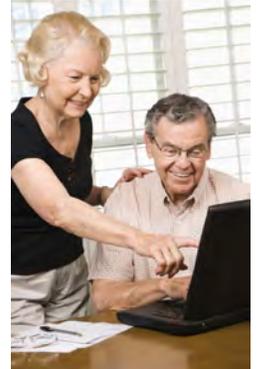
Give Us A Call At (901) 226-1111

2012 Holiday Schedule

January 2	Mon	New Years Day
January 14/16	Sat/Mon	Martin Luther King Day
April 7	Sat	Easter Weekend
May 26/28	Sat/Mon	Memorial Day
July 4	Wed	Independence Day
September 1/3	Sat/Mon	Labor Day
October 6/8	Sat/Mon	Columbus Day
November 22 – 24	Th/Fr/Sat	Thanksgiving
December 22 - 25	Mon/Tue	Christmas Eve & Christmas



E-statements and Electronic Payments... Everybody's Doing It...So Should You!



Electronic bills and statements are considered more safe and secure than the use of paper statements. Generally, identity theft occurs through stolen checkbooks and personal documents more than with electronic transactions. While this is true in the majority of cases, due diligence is necessary to protect all of your transactions and personal documents.

You can choose to keep important financial records in electronic files. You can also access your bills, statements, and payment records at a company's website. A number of secure layers protect your account. This is also true of HealthNet Federal Credit Union's electronic services. E-statements, Home Branch and the Bill Pay service are safe and secured through multi-layer authentication processes. It is a fast, convenient and secure method of handling your personal banking business. Electronic statements are usually available within two days of the close of business each month. It may take a week to receive a paper statement in the mail.

Problems are rare with electronic payments. If there is a problem, it can be easily corrected. Electronic transactions are covered by Federal consumer protection rules and regulations.

Give E-statements and the electronic services offered by HealthNet a try. It's safe, fast and very convenient.

Sign Up Now!

[Click Here](#) to sign up for **E-statements**
[Click Here](#) to sign up for **Home Branch**



Tax Filing Can Be A Load...Unless You Do It Electronically!

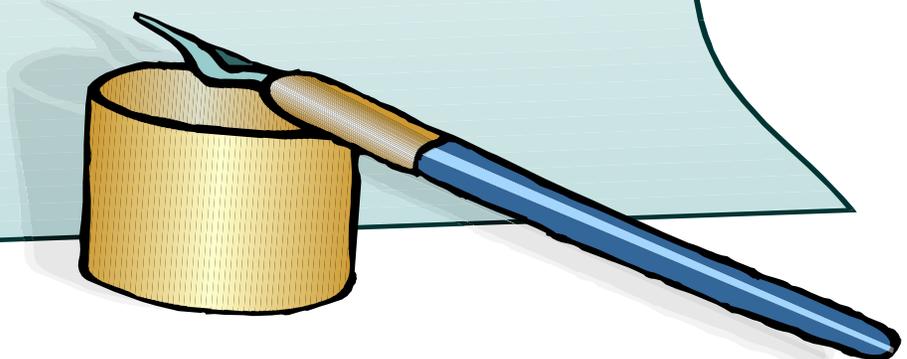
Let HealthNet help! File electronically for a low fee of \$30. This tax service allows you to receive your tax refund quickly and easily. The IRS will conveniently direct deposit your refund into either a savings or a checking account with HealthNet.



ANNUAL MEETING NOTIFICATION

Join us for our Annual Meeting
Wednesday, February 22nd
8:00 a.m.

In the new Garrett Auditorium Classroom BEC 3
on the campus of BMH-Memphis



FRAUD ALERT!

The holiday season brings out the best in most people but there are some who take advantage of the opportunity to commit fraud against unsuspecting consumers. Below is one of the more common schemes targeting consumers and some general recommendations to help reduce the risk of loss.



Gift Card Stripping

Holiday gift cards are attractive to fraudsters because they are usually displayed in the open and can be easily taken from a display counter. They contain no customer information until loaded by the store and are subsequently handled just like cash.

The scheme works like this: The fraudsters will take a stack of gift cards off a sales rack or shelf in a store and sneak off to an out-of-the-way spot to capture the identifying information contained on the cards by using a skimming device. Once the fraudster has captured the digital information from the cards, he leaves the store and simply waits. By using a computer or calling the phone number on the back of the cards, he can determine when the card was sold and when it was activated by the purchaser.

Because many holiday gift cards are sold as gifts to be used in the future, the fraudster has time to use the card number for online purchases before the consumer realizes that the balance has been dramatically reduced.

Recommendation:

Ø When purchasing a Gift Card - Consider asking the sales employee if you can purchase a card that has not been on display and this should minimize your chances of purchasing a scanned gift card. Stores often retain a stock of gift cards behind the customer service desk or in a storage room, where access to fraudsters is limited.

Ø Check the back of the card before purchasing - If the identifying numbers or codes are easily seen without removing the card, put it back. If you can see the code, anyone can. A quick check for signs of tampering can go a long way in reducing the chances that someone has tampered with the card.

MOVED... HAVE NEW CONTACT INFORMATION???



Your identity and contact information is especially important to maintain in order to ensure that you are being notified of important information.

If you have a new name, address, email address, or phone number, please follow this link ([FORMS & APPLICATIONS](#)), fill out the appropriate form and fax to (901) 226-1122.

[CHANGE OF ADDRESS](#) form for contact information changes.

[CHANGE CARD](#) for name changes.

We appreciate you keeping us up-to-date!



2011 Academic Scholarship Awarded

On October 10th, 2011, Baptist College of Health Sciences hosted a luncheon honoring student recipients of scholarships offered by a variety of benefactors. HealthNet provided a \$1,000 scholarship to Laura Griggs to assist her in pursuing her nursing education. We congratulate Laura and wish her much success with her dream of becoming a nurse!

We Can Put the “SOLD” Sign on the House of Your Dreams!



One of the best parts of life is being a homeowner. And the only way you can feel completely comfortable these days is to have a financial institution you can trust to secure all your mortgage lending needs. Whether you are looking to finance for the first time or you are just looking to re-finance for a better rate, HealthNet has optimum mortgage opportunities to meet a variety of needs.

If you are in a rental situation, the low rates that are being offered today can allow you the opportunity to purchase a home for a monthly note equal to or, in many cases, less than what you are paying in rent. The satisfaction of knowing that your money is being invested monthly is a great feeling.

Rates are at an all time low and vacant homes are plentiful these days. Evaluate your position and determine if this may be a good time for you to explore the possibilities!

Apply for a Home Mortgage Loan* Today... Submit an Online Application

www.healthnetfcu.org

***All loans are subject to approval.
Some Restrictions may apply.**

