



www.healthnetfcu.org



1st Quarter / 2013

**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,Thu 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**

## Wow, have you seen what HealthNet has on Sale Today?



I got 2.99% apr \* on my car loan. Thought I had a good rate at the bank and found out that HealthNet could really save me some money. Now I am thinking about refinancing my mortgage with the credit union. They have very competitive rates and all kinds of programs that I can choose from.

Just thought I would let you know about these great deals I found!

You might want to call and see what they can do for you.

(901) 226-1111

\*Apr. All loans subject to approval.

**Board of Directors**

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# RATES

## Loan Rates

<u>Description</u>	<u>APR</u>
New Vehicle	2.99-14.49%
Used Vehicle	3.49-15.49%
Money Market Secured	4.00-4.50%
Secure	Pledged + 3.50%
Personal	7.49-16.49%
Recreational Vehicle	10.00%
Home Equity (variable)	5.00%-7.00%

## Share Rates

<u>Description</u>	<u>APY</u>
Basic Share (\$100 min)	.10%-.15%
Checking (minimum balance required)	.10%
Money Market (\$2500 min)	.20-.35%
Christmas/Vac Club (\$100 min)	.10%
IRA Accumulation	.30%
Kids Klub (\$100 min)	.10%-.15%

## Share Certificates

<u>Description</u>	<u>APY</u>
6 Months	.25%
8 Months	.25%
12 Months	.35%
18 Months	.35%
24 Months	.40%
12 Months IRA	.35%

\*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

[www.healthnetfcu.org](http://www.healthnetfcu.org)

# New Year's Resolutions

It's that time of year again. We make all kinds of promises to ourselves that we may or may not keep. As you probably guessed, losing weight is the number one resolution, followed by getting organized, then save more, spend less. Only eight percent actually achieve their newly set goal.

So, what's the secret to reaching your goal? Here is a quick outline to help you reach any goal that you set for yourself, or anyone else.

- S—specific. Write it down—in numbers, if you can. “I will loose 25 lbs by 12/31.”
- M—manageable. 25 lbs / 12 months = about 2 lbs per month. Now that's not so bad.
- A—attainable. Don't set your self up to fail. It's good to stretch yourself. Overcoming small challenges along the way can be motivating.
- R—recordable. Track your progress. If you have a setback, learn and press on.
- T—time based. Put it on your schedule and commit yourself to it.

Whether your resolution involves health, money, or self improvement , remember, you can do it. Just be SMART!



## *2013 Holiday Schedule*

<b>January 1</b>	<b>Tues</b>	<b>New Years Day</b>
<b>January 19/21</b>	<b>Sat/Mon</b>	<b>Martin Luther King Day</b>
<b>March 29/30</b>	<b>Fri/Sat</b>	<b>Good Friday</b>
<b>May 25/27</b>	<b>Sat/Mon</b>	<b>Memorial Day</b>
<b>July 4</b>	<b>Thurs</b>	<b>Independence Day</b>
<b>Aug 31/Sept 2</b>	<b>Sat/Mon</b>	<b>Labor Day</b>
<b>Oct 12/14</b>	<b>Sat/Mon</b>	<b>Columbus Day</b>
<b>November 28</b>	<b>Thurs</b>	<b>Thanksgiving</b>
<b>December 24/25</b>	<b>Tue/Wed</b>	<b>Christmas Eve/Christmas</b>

### *Annual Meeting*

**Join us for our Annual Meeting**

**Wednesday, February 27th**

**8:00 a.m.**

**Baptist Memorial Hospital, Garrett Auditorium**

**BEC, rooms 4 & 5**





Hey, Let me tell you something really great about  
HealthNet Federal Credit Union.

Now, my checking account is Healthy!

With a Healthy Checking Account from HealthNet Federal Credit Union I save money with no monthly account fees, no minimum balance, and no per-check charge. Convenience is everywhere. Online banking, bill pay service and now Mobile Banking. No added or hidden cost. My Debit Card gives me the freedom to shop, travel and handle my financial life as I choose. And I get a great deal on checks, if I use them. There are over 4600 Shared Branch locations available to me; twelve offices in the Memphis area and thousands where ever I travel on business or vacation.

I'm glad I made the switch to a better and more healthy way of banking. And I am really glad I found my Healthy Checking Account right here at my credit union.

HealthNet Federal Credit Union. Proudly serving healthcare providers throughout the mid-south.

Come on! Get on the ball and make the switch.



## 2013 Fee Schedule

Account Closure (within 1 <sup>st</sup> 90 days)	\$25.00
ATM Transaction (at foreign ATMs)	2.00
ATM/Debit card replacement (1 <sup>st</sup> free)	15.00
Cashier's check	4.00
Chargeback check	10.00
Copy of cleared check	3.00
Paper copy of statement	3.00
Dormant account	5.00
Excessive share withdrawal (more than 3/qtr)	5.00
Excessive withdrawal from Club Account	5.00
Gift Card	3.00
IAT Fee	15.00
Insufficient check (NSF)	30.00
IRA maintenance	10.00
Late loan payment	5% or \$5.00
Loan due date advance	25.00
NSF Share transfer	3.00
Overdraft privilege	30.00
PIN reissue (1 <sup>st</sup> two free)	5.00
Processing garnishment/attachments	25.00
Reopen Membership account	10.00
Research/reconciliation assistance	\$25/hour
Returned mail fee	5.00
Stop payment	\$30 / \$50 max
Travel Card	5.95
Verification of deposit	10.00
Wire Transfer	15.00
Wire Transfer (Foreign)	50.00

