



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

1st Quarter / 2014

<b>INSIDE</b>	Win a New iPad Mini!	Electronic Checks	Automatic Deductions
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**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 7:30 a.m.- 4:30 p.m.  
 Saturday 9:00 a.m.- 12:00 p.m.  
 (Drive-thru @ Cordova ONLY)

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

### New Year's Resolution: Consolidate Christmas Debt!

Do you have multiple credit cards? Spend too much on Christmas? Need to pay off medical bills? If you answered "Yes" to any of these questions, we can help!

With a Personal Loan from HealthNet, you can save money by making one payment a month at a low fixed rate rather than paying several different bills at mixed interest rates.

Every year we say that we're not going to "over do-it" with our Christmas shopping. Every year we over spend, causing our credit cards to max out. Now is the time to reduce those extra fees. [Apply](#) for a Personal Loan today and start saving!

### Get Out From Under Debt and Start Saving



**Board of Directors**

- Charles Emerick  
*Chairman*
- Georgia Oliver  
*Vice-Chairman*
- Margaret Hughlett Williams  
*Treasurer*
- Barbara Gingras  
*Secretary*
- Paul Trower  
*Supervisory Committee Liaison*  
*Interim Appointment*



\* All Loans subject to credit approval. Some restrictions may apply. Limited time offer.

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# RATES

## Loan Rates

Description	APR
New Vehicle	1.99-14.49%
Used Vehicle	1.99-15.49%
Money Market Secured	4.00-4.50%
Secure	Pledged + 3.50%
Personal	7.49-16.49%
Recreational Vehicle	3.49-10.00%
Home Equity (variable)	5.00%-7.00%

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

APR = Annual Percentage Rate

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

### Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! HealthNet Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

#### Ways you can save:

**10% off\*\*** most regularly priced Sprint individual service plans

Waived activation fee on new activations

Waived upgrade fee

Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

#### 3 Ways to Get Your Discount:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save

Click **www.SprintSave4CU.com**

Visit your nearest Sprint store



What are you waiting for? Start saving today!

\*\* Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

\*\* All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint.

## Win a New iPad Mini!

Open a **Checking Account** and enroll for **Mobile Banking** now through the end of March and you'll be entered to win!

**Checking Account** - Our Healthy Checking account has no monthly service fee, free access to Online/Mobile Banking and iPay, MasterCard Debit Card, low cost checks, and you could be approved for Privilege Pay. Plus you'll have access to your account at over 5,000 Shared Branch locations and over 30,000 ATM's nationwide.

**Mobile Banking** - Mobile Banking allows you to access your account on the go with your Smart Phone. Check your balances, transfer funds and look up the closest Branch or ATM.

Earn additional entries when you open a new Loan, enroll for Home Branch, or open a Certificate of Deposit.

Our Cordova location will be open Saturdays in March!



(901)226-1111

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

\* For New Checking Accounts and Mobile Banking enrollments only.

## Annual Meeting

Join us for our Annual Meeting!

Wednesday, February 26th  
8:00 a.m.

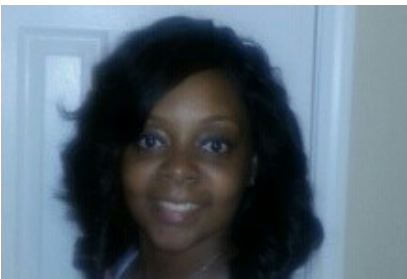
Baptist Memorial Hospital, Garrett Auditorium  
BEC, rooms 3, 4, and 5

\* All Loans subject to credit approval. Some restrictions may apply. Limited time offer.

## Electronic Checks - What You Need to Know

As more and more of today's purchases are done online or over the phone, it has become increasingly important for us as the consumer to know our account information. When giving your account number over the phone, a common mistake is not listing each digit individually, especially when a number is repeated several times. Example: Actual Account Number: 800000012345, when read over the phone as eight six zeros one two three, it comes through as: 86000012345. When this happens, the payment cannot be processed at your bank or credit union; it gets returned. This generally results with you having late fees and finance charges from your creditor. Another common mistake that is made is not having the person repeat the information back to you. Verify that they took your information correctly. At HealthNet we do everything we can to verify the account number and member information and resolve the issue if at all possible before returning an item. Ultimately, it's up to you, the consumer, to make sure your information is correct when making an electronic payment.

## 2013 HealthNet Scholarship Recipient



**Cynthia Bragg** received a scholarship from HealthNet to help complete her Bachelor's Degree. She is currently attending Baptist College of Health Sciences and plans to graduate in April of 2014 with a degree in Health Care Management. Cynthia has been attending BCHS since August of 2012 after transferring from Southwest Tennessee

Community College. She is currently employed with Baptist Memorial Hospital and plans to return to BCHS for a Master's Degree in Public Administration.

**Congratulations Cynthia!**

## Need to Refinance Your Car?

Are you paying too much for your current vehicle? Let us refinance it for you. Our rates start as low as 1.99% APR\*. We'll make the process quick and painless. Start saving money today! [Apply](#) online or call 901-226-1111 and a Loan Officer will be happy to assist you in any way possible.

\* All loans subject to credit approval. Some restrictions may apply.



## 2014 Holiday Schedule

<b>January 1</b>	<b>Wed</b>	<b>New Years Day</b>
<b>January 18/20</b>	<b>Sat/Mon</b>	<b>Martin Luther King Day</b>
<b>February 15/17</b>	<b>Sat/Mon</b>	<b>President's Day</b>
<b>April 19</b>	<b>Sat</b>	<b>Easter Weekend</b>
<b>May 24/26</b>	<b>Sat/Mon</b>	<b>Memorial Day</b>
<b>July 4/5</b>	<b>Fri/Sat</b>	<b>Independence Day</b>
<b>Aug 30/Sept 1</b>	<b>Sat/Mon</b>	<b>Labor Day</b>
<b>November 11</b>	<b>Tues</b>	<b>Veterans Day</b>
<b>November 27</b>	<b>Thurs</b>	<b>Thanksgiving</b>
<b>December 24/25</b>	<b>Wed/Thurs</b>	<b>Christmas Eve/Christmas</b>

## Insurance Payments and Automatic Deductions

If you have an insurance product like Accidental Death and Dismemberment, Auto/Home/Life or Identity Recovery, remember that these items are paid either on a monthly or quarterly basis. These are also deducted from your account automatically. Regardless of which account you have these payments set up to be paid from, it's important to keep these accounts properly funded. If it's time for your insurance to be paid and the funds are not available in your account, the insurance will not get paid. Depending on the insurance company, a lapse in payment could result in a loss of coverage. There are several ways to make sure your account is funded properly for your insurance payments. A) Increase your direct deposit. B) If you have another account with HealthNet that carries a higher balance: Sign up for Online/Mobile Banking so that you can easily make a transfer when needed. C) Set a reminder on your electronic calendar, i.e. cell phone, for a few days before your payment is deducted so that you can make a deposit. No matter how you choose to fund the account, the important thing is to keep it funded.



## 2014 Fee Schedule

<b>Account Closure (within 1st 90 days)</b>	<b>\$25</b>
<b>ATM Transaction (at foreign ATMS)</b>	<b>\$2</b>
<b>ATM/Debit Card Replacement (1st free)</b>	<b>\$15</b>
<b>Cashier's Check</b>	<b>\$4</b>
<b>Chargeback Check</b>	<b>\$10</b>
<b>Copy of Cleared Check</b>	<b>\$3</b>
<b>Paper Copy of Statement</b>	<b>\$3</b>
<b>Dormant Account</b>	<b>\$10</b>
<b>Excessive Share Withdrawal (more than 3/qtr)</b>	<b>\$5</b>
<b>Excessive Withdrawal from Club Account</b>	<b>\$5</b>
<b>Gift Card</b>	<b>\$3</b>
<b>IAT Fee</b>	<b>\$15</b>
<b>Insufficient Funds (NSF)</b>	<b>\$35</b>
<b>IRA Maintenance</b>	<b>\$20</b>
<b>Late Loan Payment</b>	<b>5% or \$5</b>
<b>Loan Due Date Advance</b>	<b>\$25</b>
<b>Overdraft Privilege</b>	<b>\$35</b>
<b>PIN Reissue (1st two free)</b>	<b>\$5</b>
<b>Processing Garnishment/Attachments</b>	<b>\$100</b>
<b>Reopen Membership Account</b>	<b>\$10</b>
<b>Research/Reconciliation Assistance</b>	<b>\$25 per Hour</b>
<b>Returned Mail</b>	<b>\$5</b>
<b>Stop Payment</b>	<b>\$35 or \$70 Max</b>
<b>Verification of Deposit</b>	<b>\$10</b>
<b>Wire Transfer (Incoming—Domestic)</b>	<b>\$15</b>
<b>Wire Transfer (Outgoing—Domestic)</b>	<b>\$25</b>




ANOTHER REASON TO LIKE YOUR CREDIT UNION:

**YOU COULD SAVE \$427.96\***

**ON CAR INSURANCE.**

GET QUOTE 



006-R0213

Have an idea for the next NetEffect?  
 Send it in! Send your ideas to  
[info@healthnetfcu.org](mailto:info@healthnetfcu.org)

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

