



www.healthnetfcu.org



3rd Quarter/2012

**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**

# Convenience Services

- **Mobile Banking**-Real time access to your account using your wireless device
- **Internet Banking**-Manage your account by viewing, transferring, & much more
- **Estatements**-Online statements with access to 12 months of history
- **Online Bill Pay**-An easy, convenient way to pay your bills
- **TouchTone Teller**-Share & Loan inquiries by calling 901-747-2628 or 1-800-Teller5
- **Direct Deposit**-Quickly move money into your account with your paycheck
- **Shared Branching**-Over 4,500 credit unions across the country where you may deposit, withdraw, or make a loan payment
- **ATM Network**-28,000 Surcharge free ATM's across the country

***Bank on your schedule, not ours!***

**Board of Directors**

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

Look for your name hidden in the newsletter.  
 When you locate call Angie at 226-1118 and  
**receive \$25**



# RATES

## Loan Rates

Description	APR
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

Description	APY
Basic Share	.10%-.15%
Checking (minimum balance required)	.10%
Money Market	.20-.35%
Christmas/Vacation Club	.10%
IRA Accumulation	.30%
Kids Klub	.10%-.15%

## Share Certificates

Description	APY
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 at

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

# CLEAN UP YOUR FINANCES!

HealthNet Federal Credit Union values your membership and we want you to enjoy the many benefits we offer. During uncertain economic times it is wise to reconsider your financial options and make adjustments where possible to make every dollar count.

Let HealthNet help you achieve your dreams with funds available to loan for homes, autos, and personal needs. We have not changed our quality standards and still offer the most competitive interest rates among all financial institutions. You can be prequalified for a home loan or pre-approved for an auto loan. With these approvals you can negotiate a great price on a new home or automobile. This puts you in control of your finances.

Now may be the time to let our Loan Officers review your loans that you may have at other financial institutions to perhaps lower monthly payments and improve your monthly cash flow. There are no costs or fees involved to refinance an auto loan.

Of course, should you be in the market for a new loan, our rates are very competitive and yes, we do have money to lend. Offers from car dealers of zero percent financing tend to be short term and difficult to obtain. It's not for everybody. Negotiating a great deal by taking advantage of discounts, incentives and rebates will lower the amount you will need to borrow. These options are not generally available with 0% financing options.

Now is the time to consider your options, take the appropriate action and prepare your personal finances to handle more than the current economic conditions. Establish a Karen Burnett financial plan that can prepare you and your family for a quality financial future.





## Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills— plus waived activation and upgrade fees. It's all possible thanks to HealthNet Federal Credit Union, Invest in America and Sprint's Credit Union Member Discount program.

### Ways you can save:

**10% off\*** select personal Sprint plans

**15% off\*** select business Sprint plans

Waived activation fee on new activations

Waived upgrade fee

Available to new and existing Sprint customers

### 3 Ways to Get Your Discount:

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

Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Visit your nearest Sprint store

Start saving with Sprint today!

*\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.*

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**\$50** to REFINANCE  
your used auto from  
another financial institution

Call (901) 226-1111 or  
Come By a Branch

Low rates are available for new and used vehicles, but if this is not the market that you are currently in, chances are good that you may have an existing loan from another financial institution. We would hate for you to miss out on the opportunity to take advantage of our refinancing promotion of receiving \$50.



Call Today!

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

