

**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)

**INSIDE**

**Skip-A-Pay**

**Don't Tax My  
Credit Union!**

**Buying or Refinancing?  
We Can Help!**

**HealthNet — A Great Place To Finance Your Next Car**

Financing your next new-car purchase through HealthNet Federal Credit Union is a great idea. Whether or not you are currently a member of HealthNet, buying your next new car with HealthNet is easier than ever. If you are not already a member and work in the healthcare industry you are eligible to join. Call HealthNet today!

**Here are five reasons for financing your next new car through HealthNet:**

- 1. Car loan money is available.** While loan money has dried up in many other financial institutions, HealthNet remains stable with millions of dollars available to be loaned out. Although banks are once again becoming more aggressive in making car loans, HealthNet has the funds.
- 2. HealthNet is member- and community-oriented.** Although there are no major differences in the processes that banks and HealthNet use in making a car loan, HealthNet is more likely than a bank to work with you if you experience difficulty making the payments at some time during the loan. Credit unions are more in tune with their local communities.
- 3. Competitive rates and terms.** Offering competitive rates and terms, HealthNet provides car loan options every bit as varied as a nationwide bank. The average term for a credit union new-car loan in 2012 was 60 months. Typically, the rate of lending is very competitive compared to other lenders under most circumstances.
- 4. User-friendly loan process.** Members used to have to go into the credit union office and apply for a car loan face-to-face with a loan officer. Not so today, car loan applications can be made online or over the phone, in most cases.
- 5. Member perks.** In addition to competitive rates, HealthNet often offers their members deals not available to other consumers. These promotions are typically unique to credit unions, and are very common.



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

**Board of Directors**

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*Chairman*

Jessie Payne

*Vice-Chairman*

Margaret Hughlett Williams

*Treasurer*

Barbara Gingras

*Secretary*

Georgia Oliver

*Supervisory Committee Liaison*



# 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](http://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.

## CHRISTMAS CASH

The Holidays are approaching fast!  
Will you be ready?

Take advantage of our great low rates for Personal Loans.

**Christmas Cash loans can be held up to \$1,000 for 12 months even if you already have a personal loan.**

Prepare Now!  
Don't leave it  
all up to Santa!



Rates as low as 7.49%\* APR

### Upcoming Holidays

October, Columbus Day:

Saturday/Monday 12th & 14th

November, Thanksgiving:

Thursday 28th

December, Christmas:

Tuesday/Wednesday 24th & 25th

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

## First Mortgage Home Loans We'll Make Sure You Get The Right One To Fit Your Needs

Whether you are a first time home buyer, moving into a larger home, or refinancing your existing home, we have a mortgage loan that will fit your lifestyle. We will make sure that you are getting the right loan to meet your needs. There are many options for you to choose from when looking for the right loan, including rates, amounts, terms and more.

When looking for a new home, we would suggest you consider getting pre-approved. This allows you to know ahead of time the exact amount you can afford before you go house hunting. You will then be in a better bargaining position to close the deal more quickly.

If you are thinking about replacing your current mortgage with a new loan with more favorable terms, you may want to refinance to pay off a higher-interest loan with a loan that has a lower interest rate. Or, you may want to replace a fixed-rate mortgage loan with an adjustable-rate loan, or vice-versa.

When you refinance, you can choose to borrow just enough to pay off the mortgage balance you owe, but if you have enough equity built up, you may also be able to borrow an additional amount in what is called a "cash-out" refinancing. You can use this extra amount to pay off other debts, such as an auto loan or credit cards.

In either case, we have a variety of options to meet your needs, budget and lifestyle. We offer conventional fixed and adjustable rate loans, government fixed and adjustable rate loans, head start pre-approval programs, and other attractive financing options.

Another great reason to finance your mortgage through HealthNet Federal Credit Union is that your mortgage payments can be debited from your checking account. It saves you from having to write a check every month, plus you can be sure that your mortgage will be paid on time.

Call and ask for one of our loan officers. Discover how easy it is to find just the right loan to fit your needs.

(901) 226-1111.



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Limited time offer.

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





*We Like It When Santa Visits the Credit Union!*

## *HOLIDAY SKIP-A-PAYMENT*

Need a little extra cash for gifts, bills or other needs. Accept the gift that lets you skip your December monthly or bi-weekly payments (depending on your payment method.)

**There is a \$25 non-refundable fee per loan skip request.**

The money we collect for all skipped payments is used to fund scholarships at Baptist College of Health Sciences.

**To take advantage of this offer,** please complete the form and return it to us by December 1st. Return in person at any branch, by fax, or by mail to HealthNet: 1591 Chickering Lane; Cordova, TN 38016 FAX (901)226-1122

## HealthNet Federal Credit Union Skip-a-Payment Form

Yes, I would like to skip my December monthly/bi-weekly payments (circle one) for a non-refundable request fee of \$25 per loan skipped.

Name \_\_\_\_\_ Loan \_\_\_\_\_

Account Number \_\_\_\_\_ Loan 2 \_\_\_\_\_

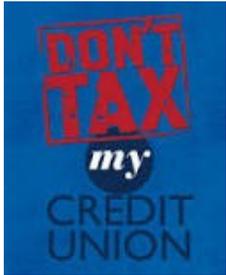
Signature \_\_\_\_\_ Date \_\_\_\_\_ Loan 3 \_\_\_\_\_

**Note:** By signing above, you authorize HealthNet FCU to advance your loan due date by one month and understand that this may extend the estimated maturity date of your loan. Interest will accrue on the unpaid balance during the month you skip your payment. All loan payments MUST be current. HealthNet reserves the right to refuse any skip-a-payment request. Payments made through payroll deduction or direct deposit will be transferred to your primary savings account during the month of December and will be subsequently available for withdrawal. Mortgage, credit card, overdraft lines of credit and delinquent loans are not eligible for skip-a-payment. The \$25 fee must be available in your HealthNet account at the time your Skip-a-Payment form is submitted.



## Don't Tax My Credit Union

These past few months you may have noticed a few of these signs in our branches or on our website. Here is a little more information about why we asked you to participate in the “Don't Tax My Credit Union” campaign.



The American Bankers Association began advertising its anti-credit union message, stating that credit unions should be taxed like banks due to the growing financial structure of credit unions throughout the country. They

even refer to the tax exemption as a government “expenditure,” which they claim should be eliminated as part of a larger tax reform and budget reduction package.

As a not-for-profit, credit unions serve members to cultivate community development by assisting working families, low income households and the middle-class. Any and all profits are redistributed back to members in the form of higher interest rates on deposit accounts, lower fees and the lowest possible interest rates on loans. The Federal Credit Union Act of 1934 established the tax-exemption status of credit unions because the structure and goals are very different from traditional banks.

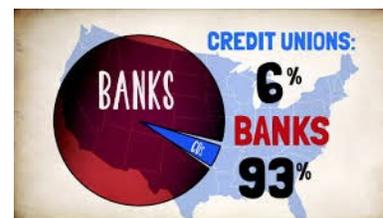
Banks are led by small groups of shareholders who seek to maximize return on their investment, they raise fees regardless of how much profit they accumulate. They offer loans at the highest possible interest rate because their mandate is to make money, not to assist anyone, including and especially the middle class.

What the ABA fails to mention is that credit unions only hold 6% of all financial assets in the United States while banks hold 93%. They also fail to mention that 96 million Americans are satisfied members of credit unions, and that for every dollar in new taxes the government might gain, it would be eliminating \$10 of credit union member benefits.

It's all up to Congress now.

### Attention Mobile Banking Users:

As of October 9th, 2013: Blackberry will no longer support our mobile banking platform. Also transfers via SMS Text Messaging will no longer be available. All other SMS Text Messaging services that are currently available will remain available. You will also be able to make transfers via regular mobile banking services. If you have any questions, please call 901-226-1111 and a Member Services Representative will be happy to assist you in any way possible.



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

