



www.healthnetfcu.org

NetEffect

Serving the Financial Needs of the Healthcare Community Throughout the Mid-South

4th Quarter / 2016

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 10:00 a.m. - 4:00 p.m.

(St. Francis closed Wednesdays)

Friday 7:30 a.m. - 4:30 p.m.

Sat 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

Holiday Loans

Mortgages

2016 Car Sale!

It's that time of year. The 2017 car models are being shipped to the dealerships, and the dealerships are trying to clear the lots for them. It's a perfect time to buy a new (or new to you) car.

Why finance with HealthNet?

Money to lend. We are eager to take care of your loan needs and will work hard to get your business.

Competitive rates and terms. Rates as low as 1.74%*APR. And we will work with you to get the payment to fit your budget.

Buyer friendly process. Get preapproved for a certain amount and we'll give you a preapproved check to take to the dealer. You have much more control over the negotiation process when you can say, "I'll write you a check..."

Member oriented. No one plans on having unexpected events that throws a monkey wrench into life. But if you have difficulty making your payment, credit unions are much easier to work with you than a bank would be.

More affordable GAP. If you total your new (or new to you) car, GAP covers the difference between the payoff of your loan and what your insurance company pays. Our enhanced GAP even covers the amount of your deductible up to \$1,000. (This is not a substitute for collision, property damage, or liability insurance.)

Call us at 226-1111 or apply online at:

[Loan Application](#)

*Loans subject to credit approval. Some restrictions may apply.

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Exclusive Home Financing Offers For HealthNet members from Mortgage Investors Group

MORTGAGE INVESTORS GROUP

MANUEL (MANO) BOYADJIAN
SENIOR LOAN OFFICER

Office 901-761-6910
Cell 901-496-6266
Fax 901-761-1663
mano.boyadjian@migonline.com
1000 Brookfield Road, Suite 225
Memphis, TN 38119

[Apply Online](#)

NMLS Unique Identifier # 609274
Mississippi License # 609274
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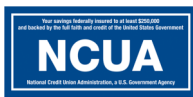
[Prequalify Now!](#)

Moved?
Changed Your Name?
New Phone Number?
New e-mail address?

To ensure that we have your current information on file, please take a moment to complete a [Change Card](#) and fax to: Member Services, 901-226-1122.

Important Notice

Traveling for the Holidays? If you plan on traveling this holiday season, please make sure you call **901-226-1111** and speak to a Member Services Representative. In order to ensure uninterrupted services, we will need to place a "Travel Alert."





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 (1 monthly or 2 bi-weekly payments)

There is a \$25 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 or 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.



RATES

Loan Rates

Description	APR
New Vehicle	1.74-18.00%
Used Vehicle	1.74-18.00%
Money Market Secured	Dividend Rate + 3.50%
Secure	Dividend Rate + 3.50%
Personal	7.49-16.49%
Recreational Vehicle	3.49-4.50%
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.

4th Quarter Holiday Schedule

Monday Oct 10

Columbus Day

Friday Nov 11

Veteran's Day

Thurs/Fri/Sat Nov 24/25/26

Thanksgiving Day

Saturday/Monday, Dec 24/26

Christmas Day

Monday, Jan 2

New Year's Day

Christmas Cash is Back!



Christmas is right around the corner. Are you ready? Let HealthNet ease your budget by applying for a Christmas Loan. You'll be the hero for your family and can pay it back over the next year.

Applying is quick and easy! [Click here](#) and start shopping instead of worrying.

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