



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

The healthy way to bank®

PULSE

JAN, FEB, MAR 2019

Congratulations! Take a look at all you've accomplished in just one year.

During 2018 you achieved so much. You began a year ago by accepting the challenge to become financial warriors and by the journey's end you became the HERO of your finances!



#1 Financial Warrior with the Warrior Pose you minimized your debt.

#2 You reached the next plateau with the Tree Pose and saved extra money.

#3 You took your finances from darkness to light with the Crescent Moon Pose and evaluating your core financial products, making sure they were the best products for you.

#4 You gained financial balance with the Hand Stand Pose and lowered your credit card balances.

#5 You made homeownership as easy as child's play with the Child's Pose by evaluating your home ownership finances and finding out what was best for you.

#6 You became the hero of your finances by finishing off the year staying within your holiday budget!
#hacuyogi



40th Signature Sale

details on page 2

HACU is celebrating 40 years of banking healthy and member service.

..... 1979-2019

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President's Message

Happy 2019 to you and your family! I hope you had a wonderful holiday and are ready to start the New Year with a bang! For HealthCare Associates Credit Union it is a very special year. We will be celebrating our 40th anniversary. That's right! We're hitting this major milestone and are looking to celebrate. This year will have a variety of promotions for our members and their families and we are excited to share this anniversary with you.

In 2018 we introduced major enhancements and upgrades, and we will continue to make improvements to our offerings. We were able to serve many member's lending needs last year, and we are confident that we can make more dreams come true in the coming year. We hope that you will think of us for all of your financial needs, from a Free Checking product that rewards you, to loans for things like your home, autos and more; we want to be your primary financial institution.

Needless to say, 2019 will be a year packed with excitement and offerings. Not only will we look for ways to help our members Bank Healthy, we will be Paying it 40! This campaign will be going on all year long and there are many ways for members to get involved and be rewarded. On top of that we are working hard on the new Oak Lawn branch that will be opening in the spring to serve our members in a beautiful, state-of-the-art facility. And of course there are the wonderful promotions that are coming in honor of our turning the big 40!

I sincerely thank you for banking with us here at HealthCare Associates Credit Union. We value having a relationship with you and want to see you succeed. I look forward to celebrating with you in 2019!

Joseph J. Kregul | President/CEO



HACU will be paying it forward during 2019 with #PayIt40 for our 40th year of providing healthy banking solutions to all members.

40th Signature Sale

CLICK HERE!

with rates as low as

6.9% APR*

4.0% APR*

As a final Yogi thank you and to kick off 2019, a Personal Signature Loan as low as 4.0% APR!

HACU is turning 40 this year and we'll be celebrating throughout the year with specials that give you extra opportunities to save. Start out with your goals for 2019...think Italy in the spring or more practically, wiping out your holiday debt if you went a little overboard with your gift giving.

Start your new year with a new rate! Need more specifics? You can apply online and we will let you know the lowest rate you can qualify for.

We've been known to surprise our members with finding just the right payment for your budget or your dream! We care about our member's financial health and realize that it can make a big impact on their lifestyle. Apply for your special rate today!*

*APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Excludes current signature loans financed through HACU. Flexible payment options available for qualifying members. Payment example: 12 month term, rate of 4.00% APR, \$85.15 per \$1,000 borrowed. The 4.00 % APR only available for 12 months. Creditworthiness and terms determine your rate and then the rate will be reduced by 2%, (the 12 month rate is excluded from rate reduction) on every Signature Loan application received between January 1 - February 28, 2019.

"With loan rates predicted to rise, this may be the best time for members to set up 2019 financing." Forecasts

Jean Morris, Assistant Vice President, Loan Operations.

APPLY TODAY

Make 2019 the year you save. Safe & Secure.

With tax time and increases in saving rates, it's the perfect time to save. If you start your planning by dedicating your refund, or at least part of it, to savings, you can get ahead of your savings goals. The annual federal tax refund is the largest sum of cash many American households receive all year, often amounting up to 20% of annual household income. More than 113 million tax filers received an average refund of \$2,867 per filer in 2011, with over \$324 billion total refunded. Open a CD, a special savings account, an ESA for the kid's college or increase your savings. **Keep your eyes open for upcoming rate specials!**

Source saveyourrefund.com



CLICK HERE!

Calling all parents and grandparents. It's tax free.!

Not just for college! A Coverdell Education Savings Account (ESA) is a trust or custodial account designed to help families pay for education. Just like a 529 savings plan, a Coverdell ESA offers tax-free earnings growth and tax-free withdrawals when the funds are spent on qualified expenses. Coverdell ESAs aren't just for college – you can also use your savings to pay for K-12 expenses tax-free, and they can offer more investment options and lower fees than 529 plans. Their tax benefits were set to expire but became permanent with the American Taxpayer Relief Act of 2012.²

Pros: It offers investment flexibility—It allows investors to withdraw the money for education expenses in high school and elementary!

Cons: It has an age limit. The beneficiary should use the money by age 30.

1) Consult a qualified tax professional to see if you qualify. 2) Source savingforcollege.com



CLICK HERE!

Education Savings Account



#PayIt40

HealthCare Associates Credit Union launches #PayIt40 for 2019. We will be celebrating our 40th Anniversary in October by **PAYING IT FORWARD** with random acts of kindness throughout 2019. When you receive an act of kindness from HACU, continue the chain with an act of kindness of your own. Large or small, an act of kindness boosts everyone's sense of happiness. Have you ever put a quarter in an expiring parking meter randomly just to make someone's day better? When you walk away you feel the positive effects of giving kindness.

We have big plans this year and want to give back to the healthcare community and our members, it's who we are.

CLICK HERE!

Share your #PayIt40 stories. Let's make a difference together in 2019 with #PayIt40



Coming Soon as part of #PayIt40...Financial BINGO!

Coming soon to hacu.org. You'll be able to play financial bingo. Each quarter there will be a winner! Good luck!

Bingo has been shown to keep a person's brain in shape. Bingo players are more agile mentally than those who do not play. Bingo is believed to have originated in Italy in 1530, when it was played as a Saturday lottery. It was referred to as "Il Giuoco del Lotto d'Italia".

Source: www.softschools.com



Oak Lawn is moving!

Coming this spring, the Oak Lawn Branch will be relocating to a new building. You'll walk into a whole new look but enjoy the same friendly Member Services Representatives and service. The new address will be 4710 W 95th Street, Oak Lawn IL 60453. Keep an eye open for the grand opening details so you don't miss out!



HACU and Enterprise Car Sales Donate \$1,500 to the Advocate Charitable Foundation

Advocate Charitable Foundation, helping more people get the care they deserve. Gifts help the foundation expand access to care, bring new treatments and technology and provide that extra measure of care their patients need and deserve. Find out more at advocategiving.org

Left to right: Jennifer Shae – Advocate, Lesly Barber – HACU, Julianne Simo – Enterprise and Jennifer Kleinhenz – HACU.



How to Save: Strategies for Saving Money Each Month

The Traditional Methods

There are many tried and true ways of how to save money each month. Every day put all of your loose change into a jar. Every once in a while deposit the money in your savings account. In time the money will grow into a little nest egg.

Try to set aside a certain amount of money each month or each paycheck for your savings. People have been doing this for years, but it takes discipline.

A Newer Method: Pay Yourself First

How It Works. One of the best saving strategies is to pay yourself first. What this means is that you designate a certain amount of your paycheck as your pay (how novel) and you pay that money to yourself before you pay your bills or anyone else. This amount can be \$25, \$100 or maybe 10% of your paycheck. It can be any amount that you decide. The important part is that you pay yourself first rather than last. Most people pay all of the bills first and then save anything that might be left over. For most people, that method of saving doesn't really work because nothing is left over to save.

If you pay yourself first, then money will get saved because paying yourself is now your first priority. The nice thing about this method is if your budget is a little tight, it forces you to make adjustments elsewhere and your savings continue to grow.

Paying yourself first also makes sense. Why are you going to work everyday anyway? To earn money for someone else? No way. You go to work to earn money for you and your family. That's why you should pay yourself first—to make sure that your first priority is taken care of: you. It is not likely that anyone else is going to take care of you because they assume that you are taking care of yourself.

Pay Yourself Automatically

When you pay yourself first, you should set up an automatic way of doing this so that you don't even have to think about it—it just happens. You can get your employer to deduct a certain amount and put it in your 401K or you can set up automatic transfers to your savings account.

How to Become a Millionaire—Automatically

Another amazing thing about using automatic deductions or transfers to pay yourself first is that you can use it to become a millionaire—automatically. This may sound crazy, but it actually works. If someone automatically had \$2 transferred from each of their bi-weekly paychecks into their investment account from when they were 25 until they were 65, they would end up with over \$1,000,000 if they averaged a 7% rate of return on their investments. So a normal person can become a millionaire automatically without winning the lottery. This plan would require a little more sacrifice than most people are willing to make in their twenties, but it is entirely possible. Now you know how to become a millionaire.....if only you were 25 again.

The Smartest Method to Save Money: Have a Spending Plan

The very best method to saving money is to create a Spending Plan or a Budget. With a budget you figure out what your income is and what your expenses are. Once you know these two things, you can look for ways to reduce your expenses or increase your income to allocate an amount of money that you can afford to save. This is how the world's largest corporations do it and this is how most of the world's successful business people do it. This method takes a little bit of work at the beginning and a check-up every year or two, but it works.

The secret to this method (if you want to call it that) is to identify what you are spending money on so that you can begin to plan your spending. Once you begin to plan your spending, you will gain control over it and you will be able to plan to spend money on your savings. In other words, you will plan to put money into your savings account. Many people don't like to plan their spending because it involves a little bit of work (once a year). No one is saying that success will come easily, but this little bit of work will pay off big time in many areas of your finances. We dare you to try it - what have you got to lose?

Source: www.mymoneycoach.ca



Annual Board Meeting Notice

HACU's Annual Board Meeting is on:

Wednesday, February 20, 2019, at 9:00 am
1151 E. Warrenville Rd. Naperville, IL

HACU Financial Education Workshops

Free financial on-site workshops make a difference. Here's what Lesia A. Freeman, HR Generalist at Loretto Hospital has to say. "I've had the pleasure of partnering with HACU for a few years and the information is always helpful, presented professionally and they provide excellent member service. The presentations are just as fun as they are informative!" Visit the Financial Education Workshop page at hacu.org for more information.

[CLICK HERE!](#)

Online banking **hacu.org**

Pay bills, check balances & more

Telephone Teller **630.276.5726**
or 800.213.6445 (toll-free)

Contact Center **630.276.5555**
or 800.942.0158 (toll-free)

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Naperville Branch
1151 East Warrenville Rd.
Naperville, IL 60563

Des Plaines Branch
249 South River Rd.
Des Plaines, IL 60016

Oak Lawn Branch
9640 South Pulaski Rd.
Oak Lawn, IL 60453
Relocating in the spring.

Winfield Branch
27W460A Chicago Ave.
Winfield, IL 60190

Palos Community Hospital
12251 S. 80th Ave.,
Palos Heights, IL 60463
(restricted access)