



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

The healthy way to bank®

JAN, FEB, MAR 2022
EDITION

THE PULSE

Start the new year off right during our
Loan Consolidation Sale!

Get
2.00%
off your APR*

[Click here](#) to learn more
and apply.

hacu.org | 800.942.0158

*APR = Annual Percentage Rate. Loan application must be submitted between January 1, 2022 - February 28, 2022 to be considered for the promotional offer of 2.00% off the rate for which the applicant qualifies on a Signature Loan with HealthCare Associates Credit Union (HACU). 5.90% APR is the lowest rate for a Signature Loan, which includes the promotional discount. 5.90% APR is only available for terms from 12-24 months. Rates vary based on credit score and not all borrowers will qualify for the lowest rate. Payment example: a Signature Loan with an interest rate of 5.90% = 12 monthly payments of \$86.02 per \$1,000 borrowed. Creditworthiness and terms determine your rate on a Signature Loan. Rates and offers are subject to change and cannot be combined with any other offers. Flexible payment options are available for qualifying members. Offer not valid on existing HACU Signature Loans. Loan must be booked within 30 days of submitting your application to receive promotional discount. Usual credit criteria apply. Contact HACU for complete details.

To Do:

*Consolidate
Debt*

WHAT'S NEW?

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**SAYING GOODBYE TO
THE PULSE - FINAL EDITION**

Your quarterly **Double Points*** categories are here!

JAN | FEB | MAR

Fitness Clubs & Gym Memberships

Utilities:
Internet, Cable & Phone Services

Grocery Stores



Not a current HACU Visa Debit or Credit Card holder yet? Apply today!

*Double points can be earned January 1, 2021 through March 31, 2021 at fitness clubs, utility services and grocery stores when you use your HealthCare Associates Credit Union (HACU) Visa Debit & Credit Card. Restrictions may apply. Cash Advances, PIN and POS transactions, gambling and car dealership purchases are not eligible for this promotion. Cash Rewards and gift cards are distributed through Reward Points powered by Extra Rewards. Learn more about Reward Points program rates, fees and other cost information by reviewing the terms & conditions at <https://www.extraawards.com/hacu>. For complete details contact HACU.

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PRESIDENT'S MESSAGE



Happy 2022 to you! While many of us were ready to say goodbye to 2020 last year, it feels as if 2021 was another year that went by too quickly. But as we look ahead together to the new year with anticipation and hope, I will take a minute to reflect upon some of the good things that your credit union accomplished in what many will term “another lost year.” With the variant concerns and the pandemic still looming, we remain optimistic that recovery is on the horizon and that HACU remains strong and able to serve you and your family, now and into the future. In 2021, we saw many ongoing economic challenges, social distancing, and high vaccination efforts. And, of course, continued use of everyone’s essential wardrobe piece that no one predicted, the mask. While our healthcare workers and essential

workers continued strong, we saw a shift in working dynamics and a return to school for our children. We saw people continue to care for each other as the hope for a return to the new normal became more real.

Despite the setbacks that 2020 and 2021 presented, HACU still looks to best serve you with superior products and services and access to financial tools to help you and your loved ones Bank Healthy! We continue our work with CU4Kids, which now gives people who do not serve or support healthcare the opportunity to belong to HealthCare Associates Credit Union by making a tax-deductible donation to CU4Kids, benefiting the Children’s Miracle Network Hospitals all across the country. And our Members have enjoyed sharing the love through our Member Referral Program, where you can earn \$25 (up to \$500 in a year) for every new member you refer!

While many of our members’ goals and dreams may still be on hold, we remain ready to help with your fiscal wellbeing. We continue to provide the resources you need to plan for the ups and downs of life and everything in between.

In 2022, we’re not slowing down either; we’re looking at many new ways to serve you and enhance your member experience. In fact, you’re holding in your hands the last printed Pulse. We’ll be shifting to more digital communications, so be sure to update your email with us and follow us on social media for our new digital communication efforts. Stay tuned for more upcoming announcements and innovative enhancements.

As always, thank you for your continued trust and your relationship, especially in these current times. With 2021 a memory, we’re looking forward to what adventures 2022 will bring, and we look forward to sharing the journey with you.

Joseph J. Kregul | President/CEO

’Tis the season—the season for resolutions that is. It’s January and now is a great time to reflect upon “lessons” learned in the past year. From the realities of healthy eating and making time for exercise to the disappointments of missed opportunities, the New Year can offer a great opportunity for introspection and change—or, a resolution!

There are 3 financial resolutions you can try this new year:

- Spend Less by relying on cash, not cards
- Pay off debt smartly
- Explore freelance work or make money off your passion

Read more and get started by clicking here <https://bit.ly/3dNCIPJ>



A Partnership That Matters

The number one question we hear is, "Am I eligible for membership?" The answer is YES!

In 2020, HealthCare Associates Credit Union (HACU) partnered with Credit Union For Kids (CU4Kids) to expand our field of membership and help support an incredible organization.

Now, when someone donates a minimum of \$5 to CU4Kids, they become eligible for membership with us.

CU4Kids is the brand under which America's credit unions fundraise for local children's hospitals and is affiliated with Children's Miracle Network Hospitals (CMN). CMN Hospitals raise funds for over 170 children's hospitals in North America and helps treat over 10 million kids each year.



[Click here](#) to learn more.

The Pulse — Final Edition



Over the last several years we've taken great pride in sending you this quarterly newsletter. With it's featured articles and promotions, it's been a great source for some readers. But like all good things, the Pulse is coming to an end. Our focus on delivering these important updates to you still remains the same, just in a different way. We'll continue to send statement inserts featuring the latest promotions but we'll be ramping up online, so if you don't already, make sure to follow us on social media for promotions, financial wellness tips, fun facts, and all things HealthCare Associates Credit Union.

UPCOMING BRANCH CLOSING DATES

New Year's Day – Saturday, January 1

Martin Luther King, Jr's Birthday – Monday, January 17

President's Day – Monday, February 21

Bank 24/7 at hacu.org or by Telephone Teller, toll free 800.213.6445



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