

# THE PULSE

WITH AN EYE TOWARD THE FUTURE

## Share Banking Healthy,® get a healthy reward.

Now, members can get rewarded when they refer friends, family members and coworkers. For every successful membership, members will **earn \$25, up to \$500.\***

[hacu.org/reward](https://hacu.org/reward)



\*Referral Payout: New member referral must open a new membership and cannot already be an existing member in order for referrer to receive payout. Limit of \$500 per calendar year in new member referral payouts from up to 20 (twenty) successful member referrals. Payout funds will be deposited into your primary savings account within 5 days of new member account opening. The referral payout is considered to be miscellaneous income and may be reported to you and the IRS, on the IRS tax form 1099-MISC. Accounts must be in good standing in order to receive payout. Offer subject to change without notice. Must be 18 years or older to qualify for payout. HealthCare Associates Credit Union (HACU) employees do not qualify for referral payout. Terms & conditions apply. For complete details contact HACU.

## What's your 20/20 Financial Vision?

Keep your finances healthy with a checkup at HealthCare Associates Credit Union.

Make 2020 the year you feel confident and secure with all of your money matters.



## WHAT'S NEW?

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# Introducing CU4Kids

For over 40 years, we've proudly served the healthcare community, and now we're happy to announce that Banking Healthy® is available to everyone!

Membership eligibility is open to:

- **Healthcare associates** of select employer groups & their family members
- **People who live or work in one of our community charters** — areas around our branch locations & their family members
- **\*NEW\* Members of CU4Kids** — a donation of as little as \$5 is all you need to become a member

## What is CU4Kids?

It's 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 raises funds for over 170 children's hospitals in North America and helps treat over 10 million kids each year.



For more information visit [hacu.org/cukids](https://hacu.org/cukids)

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## Financial Fraud During the COVID-19 Pandemic

by Valerie Keene, Enrich Contributor

With COVID-19 (Coronavirus) sending everyone into a spiral around the globe, the number of fraudsters have increased nearly as fast as the spread of this serious disease. Scammers are targeting people's fears to take advantage of them, and some of the scams can be very dangerous to vulnerable populations during these uncertain times.

Here is what you need to know about COVID-19 scams that are currently circulating around the globe and what you can do to avoid being another victim of these scams.

- |                               |                               |
|-------------------------------|-------------------------------|
| Fake cures & medical supplies | Fake government relief checks |
| Price gouging                 | Work from home scams          |
| Fake charity scams            | Student loan relief scams     |
| WHO impersonators             |                               |
| Fake "COVID-19 Inform App"    |                               |
| Phishing scams                |                               |

Read the full article by visiting <https://bit.ly/2ZGv4dU>



## PRESIDENT'S MESSAGE



I may be the first person writing to you as we near the end of 2020. The first half of the year seems to be a blur, starting with Australian wildfires, dealing with Coronavirus and quarantines, remote learning, and an election that may be one for the ages; 2020 certainly has had a different agenda than everyone else.

With so many other things to be concerned about, one thing remains true — banking with HealthCare Associates Credit Union (HACU) is still a great and solid choice. We remain financially strong, and your money is safe with us. Your finances and financial wellbeing has been (and always will be) our top priority. While you may have had to put that summer vacation on hold due to travel restrictions, you don't have to put your dreams on hold. We're here to assist with your financial needs, whatever those might be.

We know your dreams may have changed dramatically in the past few months, but we remain strong and ready to help with your fiscal wellbeing. Whether you're designing an at-home gym, setting up a spare bedroom as a new workspace, returning to school as you help students with e-learning, or helping out family members, we have the products and services to help. Beyond our savings and lending products, we offer to our members (and their families) free access to speak with live financial experts for guidance on financial questions, big or small, through our financial wellness partner, Enrich. In addition, Enrich offers a free financial wellness platform to research topics and products. And then there's our knowledgeable lending team; they can help you make sense of your finances after this intense year. No matter your situation, we can help you every step of the way to wrapping up your 2020 and preparing for 2021.

Plus, we've recently introduced a new way to join HACU so that you can share the love with neighbors and friends! We've partnered with CU4Kids, which means people who are not eligible through their work or community can now join with a small donation to CU4Kids. To top it all off we're making it even sweeter to share the love of membership with our new Member Referral Program. You can now earn \$25 for every new member you refer (up to \$500 in a year). What better way to kick off the holiday season than by sharing the Healthy Way to Bank with your friends and loved ones! Plus, with HACU being nationwide, your money is always close at hand, regardless of where you live or where your travels may take you.

As always, I thank you for your continued trust and your relationship, especially in these current times. With 2020 soon to be a memory, we look forward to a remarkable comeback and helping you on your journey. We wish you and your family a wonderful and safe holiday season. We are here to serve you now and in the future.



Joseph J. Kregul | President/CEO

Earn **double points** when you use your HealthCare Associates Credit Union **Visa® Credit Card or Debit Card**.

November 1, 2020 — December 31, 2020

\*Double Rewards Points on signature based credit card and debit/check card purchases from 11/01/2020-12/31/2020. Cash Advances, PIN and POS transactions, gambling and car dealership purchases are not eligible for this promotion. Go to [hacu.org](http://hacu.org) for more details on the Double Rewards Promotion. Cash Awards and Gift Cards are distributed through Reward Points powered by Extra Awards. For details on Card Benefits please see a Member Services Representative or visit [hacu.org](http://hacu.org).



# 2X POINTS

# Visa® Reward Points

Our newly updated Visa Reward Points program debute on Monday, October 5. If you're a current Visa Debit or Credit Cardholder, you'll have to re-register to be able to access your Reward Points account. The new website features a more modern look and user-friendly interface to view your Reward Points balance and redeem for cash back & gift cards. You can also enroll in eStatements exclusively for your Reward Points account(s).

## Redeem your points for the rewards you want.

- Gifts cards to hundreds of restaurants and stores
- Cash to spend how ever you want  
*\*New\* get your cash faster with a shorter turnaround time.*
- Gift cards for gas & groceries

Also on October 5, our new points structure will be implemented:

- Visa Platinum & Platinum Select cardholders will earn 1 point for every \$2 in purchases
- Visa Platinum Elite cardholders will earn 1 point for every \$1 in purchases
- Totally Free Checking Visa Debit Cardholders will earn 1 point for every \$4 in purchases



To re-register for the Reward Points website, visit [www.extraawards.com/hacu](http://www.extraawards.com/hacu).

### Visa Card Updates

Effective January 1, 2021, your HealthCare Associates Credit Union Visa Platinum cards will no longer provide Travel Accident Insurance, Travel and Emergency Assistance Services and Purchase Security and Extended Warranty. All other card benefits will remain in place to deliver the value that has made Visa one of the world's leading payment brands. To download descriptions of your card benefits, please visit [www.hacu.org](http://www.hacu.org), or call 630.276.5555 to request a copy by mail.

## UPCOMING BRANCH CLOSING DATES

**Columbus Day** – Monday, October 12

**Veterans Day** – Wednesday, November 11

**Thanksgiving Day** – Thursday, November 26

**Christmas Eve** – Thursday, December 24  
(closes at 12 pm)

**Christmas Day** – Friday, December 25

**New Year's Eve** – Thursday, December 31  
(closes at 3 pm)

**New Year's Day** – Friday, January 1

**Bank 24/7 at [hacu.org](http://hacu.org)** or by Telephone Teller, toll free 800.213.6445



**HEALTHCARE ASSOCIATES**  
CREDIT UNION  
The healthy way to bank®



**ESI**

