

MONEY MATTERS

301-588-1860 Phone
301-495-0764 Fax

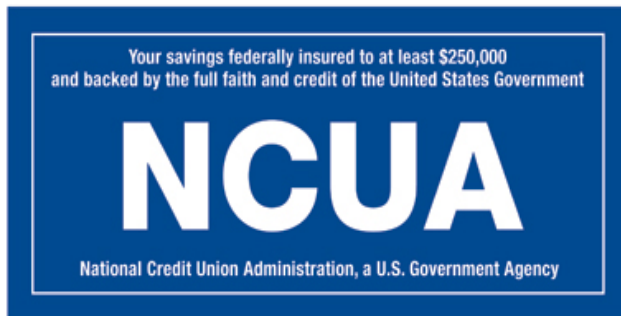
HEMA FCU

Healthcare Employees Mid-Atlantic FCU
Office Hours 10am – 4pm Mon. through Fri.
www.hemafcu.org

April 2010

How Your Accounts are Federally Insured:

The National Credit Union Administration (NCUA) is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). NCUA is backed by the full faith and credit of the U.S. government. NCUSIF insures the accounts of millions of account holders in all federal credit unions and the majority of state chartered credit unions.



Still struggling with those holiday bills?

...Visa, Master Card, and American Express, and Discover.... Just to name a few! Do these bills need to be consolidated? Do they have high interest rates? If yes, then maybe you need to look at HEMA FCU to consolidate those debts. Our rates start at 7.9% APR for those who qualify with up to 60 months repayment. Call us at 301-588-1860.

Savings and CD Rates:

Dividend rate for regular share accounts as of April 1, 2010

\$499.99 to \$999.99 = .50% APR

\$1,000.00 and up = 1.25% APR

CD Rates \$1,000.00 minimum

1 year = 1.50% APR. 1.50% APY

2 years = 2.00% APR. 2.01% APY

*APY may vary based on the amount on deposit. Rate subject to change by the Board of Directors at any time.

Remember! – Withdrawal Information:

If you make a withdrawal and it reduces your remaining balance below \$200.00 there is a \$10.00 fee charged to your account. Make it your goal to keep this account what it is – A SAVINGS ACCOUNT.

TAKE ADVANTAGE OF.... HEMA'S LOW LOAN RATES!

**NEW AUTO LOANS starting at 3.90% APR
with 20% down or 4.90% APR for 100%
financing***

**USED AUTO LOANS starting at 4.90% APR
with 20% down or 5.90% APR for 100%
financing***

BILL CONSOLIDATION & SIGNATURE LOANS starting at 7.90% APR*

*Annual Percentage Rate is based on an evaluation of application's credit. Your actual rate may vary. All rates and terms are subject to change without notice. Certain conditions may apply.

Holiday Closings:

May 31st – Memorial Day

July 4th – Closed Monday July 5th – Federal Holiday

It's Savings Time!

Time to save for your future. You've heard it before- Pay yourself first! If you wait until you've met all your other financial obligations before seeing what's left over for saving, chances are you'll never have a healthy savings account. Resolve to set aside a minimum of 5% to 10% of your salary for savings before you start paying your bills. Better yet, have money automatically deducted from your paycheck and deposited into your credit union savings account.

Holiday Club Accounts for 2010:

Holidays go a little smoother with a HEMA Holiday Club Account. In 2009 we disbursed \$410,000.00 to our club account holders

Its not to late for YOU to open a club account! Call the Credit Union for an application or get one online at www.hemafcu.org