

A Message from our CEO and Board President

On behalf of Healthcare Financial Federal Credit Union's Staff, Board of Directors and the Supervisory Committee, we would like to take this opportunity to thank you, our valued member/owner, for the loyalty and trust you have shown us this past year.

With your support, we continue to be a well-capitalized credit union. This gives us the ability to enhance our current products and to introduce even more, furthering our commitment to state-of-the-art technology.

In 2018 we upgraded to a new and improved mobile app, Mobiliti, with single touch ID login. This app is the total package—better Bill Pay with person-to-person and account-to-account capabilities, Remote Deposit Capture, and last but not least —Credit Sense, your one stop shop for financial success and to learn about your credit profile.

As we move into 2019, we will be introducing more innovation that will enhance your credit union experience and help improve your financial health. Look for our emails and visit our website often. Don't forget to like us on Facebook and follow us on Instagram.

Our purpose is to make a difference in the lives of our members and their families. This is our commitment to you. Best wishes for a Happy Holiday and a healthy and prosperous New Year!

With warmest personal regards,



Josephine I. Savino, CEO



Paul Minore, Board President



Board of Director Nominations

Every year the members of the Healthcare Financial Federal Credit Union are called upon to elect individuals to serve on the Credit Union's Board of Directors. These elections take place at the Credit Union's Annual Business Meeting which will be held on April 16, 2019. Working as a Director affords a unique way to serve your credit union and its members. As a volunteer Director, you will be a vital part of major decision-making processes and will derive a great deal of satisfaction observing the results of your efforts.

Candidates for the Board of Directors may be recruited by the Nominating Committee or can also be nominated from the membership by petition.

Members of the Nominating Committee are: Marisa Blood, Pamela Delerme and Paul Gacek.

All necessary forms and information can be found on the Credit Union website beginning on December 17, 2018; hcffcu.org homepage Quick Links—Call for Nominations - and at the Credit Union's Main Office at 20 York Street Room 80 CB New Haven, CT 06510. Requests for forms can also be made by contacting the nominating committee at nominations@hcffcu.org.

If you are interested in serving as a Director of the Credit Union, apply using the Nominating Committee and/or Petition processes. You must meet all deadlines to be eligible for consideration.

You may drop off, mail, email, or fax the completed forms to:

Healthcare Financial Federal Credit Union
ATTN: Nominating Committee
20 York St. Room 80 CB
New Haven, CT 06510

Email: nominations@hcffcu.org
Fax: 203.680.8459

68th Annual Business Meeting

Tuesday, April 16, 2019

3:00 PM to 5:30 PM

Park Street Auditorium
55 Park Street

New Haven, CT 06510

Doors will close at 3:00 PM

for the Business Meeting.

Doors will reopen following the meeting.

Refreshments and hors d'oeuvres
will be served.

• MEMBERS ONLY •

Members must pre-register to attend.
Registration is free.

Last day to register – April 9, 2019

To register, email name to
annualmeeting@hcffcu.org
or sign up at any of our three offices.

**Also, look for our
Member Appreciation
Month coming in 2019!**

Protect yourself this holiday season!

From online and in-store shopping to holiday travel, the opportunity for your card or personal information to be lost or stolen is at an all-time high.

CardValet® is here to help keep you safe as you sit back and enjoy the season with your family! Plus, the app is totally *free*!

- **Receive alerts** when your debit or credit card is used, approved, or exceeds your personal transaction controls.
- **Turn your debit or credit card “on” and “off”** to establish transaction controls for dollar amounts, merchant categories (i.e. grocery store or restaurant), and geographic locations.
- **Stay informed of potential fraud** with alerts on attempted /declined transactions.

Visit our website at hcffcu.org for more details!

Download the free app today!




Locations

20 York Street
Room 80 CB
New Haven CT, 06510
Phone: 203.680.8668

1 Long Wharf Drive
Suite 101
New Haven CT, 06510
Phone: 203.684.1029

267 Grant Street
Perry 5
Bridgeport, CT 06610
Phone: 203.684.2095

 Visit us at hcffcu.org!

 Find us on Facebook!

 Follow us on Instagram!



Federally insured by NCUA.



20 York Street, Room 80CB
New Haven, CT 06510

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COMMITTED TO YOUR FINANCIAL WELLNESS

Make 2019 a Year to Remember

We strive to help you with your short and long term goals of paying down debt, saving for the future and financing life's larger purchases so that you can live comfortably within your means. No matter what life throws at you financially, we are here to help. Contact us to schedule an appointment with our Financial Wellness Coach, and we will help work up a plan to get you on track for the new year!

Recently, our mobile app was updated and now includes Credit Sense, a free service that will help you understand your current credit health and how to improve it, and where you can potentially save money. The program also monitors your credit report on a daily basis and alerts you if a key change occurs to help you keep an eye out for identity theft. You'll be informed by email if any big changes are detected – a new account has been opened, a change in address or employment occurs, a delinquency has been reported, or an inquiry has been made.

All of us here at Healthcare Financial are committed to your financial wellness to ensure your financial success, and we want to help you make 2019 your best year yet!

