

A publication for the members of My Healthcare Federal Credit Union

LET US HELP
YOU SEE
20/20
in
2020



352-333-4760
www.myhcfcu.org

Start the New Year with a
Visa Balance Transfer at
2.020%

 **January 1, 2020**
to
March 31, 2020

NO Balance Transfer Fee!

4720 NW 39th Avenue
Gainesville, Florida 32606 

Tell your old card that you can't SEE paying their higher interest rates and transfer your balances to a MyHCFCU Visa card. You'll get a 2.020% APR for 12 months if you transfer balances before March 31, 2020.

Not only that, but after the promotional period, you'll enjoy our excellent FIXED RATES as low as 9.90%

And there are NO BALANCE TRANSFER FEES with your MyHCFCU Visa Card!

If you already have one of our great cards, just call us today and we'll get the ball rolling. If you don't have our Visa yet, visit our website and apply for one today.

Start saving money today with a low 2.020% rate from MyHCFCU!

People Helping People



In keeping with the credit union industry's motto of "People Helping People", MyHCFCU is proud to have donated \$2,500 to the HCA Hope Fund for the third consecutive year.

The Hope Fund is primarily funded by donations from HCA employees and provides assistance to HCA hospital employees who are facing financial hardships due to events beyond their control such as injury, illness or natural disasters.

In 2018, after the town of Panama City was devastated by Category 5 Hurricane Michael; HCA's Gulf Coast Regional Medical Center was not only severely damaged, but many of their staff had suffered catastrophic losses as well.

The HCA Hope Fund stepped up and donated over \$1 Million dollars to over 1,100 employees who had been impacted by the massive storm.

MyHCFCU would like to thank HCA North Florida and its leadership under CEO Eric Lawson, for allowing us the opportunity to participate in this wonderful cause.

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Delma 20 YEAR Celebration



Ask yourself, what were you doing on Oct. 4, 1999. Can't remember? Neither can we. But we do know who remembers what happened that day.

That was the first day of work at HCA Federal Credit Union (now MyHCFCU) for Delma Lipani. At that time, the credit union was operating out of a triple wide trailer in the parking lot of what is now North Florida Regional Hospital.

Delma began her career in the accounting area where she helped reconcile the credit union's bank accounts. After about a year, she moved to the loan department where after a few months, she was promoted to loan officer. In late 2016, in addition to her loan officer duties, she was trained to open new accounts and was promoted to Member Services Representative.

Delma is one of the most beloved credit union employees and many of our members refuse to do business with anybody but "Ms. Delma". Through the years, she has helped more of our members than she can count and their love and admiration for her is obvious whenever they come to our office.

As of the date of this newsletter, Delma has outlasted 4 CEOs and is working on number 5. How's that for staying power?

Recently, Delma has had some issues which have kept her out of the office, but she is already counting the days to when she'll be able to come back to work and help out "her" members, which is how she refers to them.

Congratulations for 20 years of outstanding member service, Delma. We hope you'll be here another 20!

▶▶▶ Zelle coming soon

Watch for Zelle® coming to our Virtual Branch and Mobile App in 2020.

Virtual Bank has partnered with Zelle to make it fast, safe and easy for our members to send and receive money typically within minutes* directly to or from friends and family who have a bank account in the U.S.

In the meantime, members may download the Zelle app and enroll their My Healthcare FCU debit card to send and receive

money to friends and family using just an email address or U.S. mobile phone number.

*To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle®.

Zelle® is available to almost any bank account in the U.S.

Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



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TIP Charter

For over 45 years, My Healthcare Federal Credit Union (formerly HCA FCU and Florida Healthcare CU) proudly served the employees of several HCA hospitals and UF Health / Shands. In September, our regulators, the National Credit Union Administration (NCUA) approved our request to expand our field of membership.

We are proud to share that we are now able to serve any employee that works in the healthcare industry throughout the state of Florida!

So, what this means to you is that we will be able to grow and diversify our membership base while still sticking to what we know, how to serve the financial needs of Florida's healthcare employees. This will also mean new products and services aimed to streamline your ability to transact business with the credit union remotely.

Through our long history of service to employees in the medical field, we have learned specifically about the issues that impact healthcare professionals. As such, we have tailored many of our service offerings with medical personnel in mind, such as flexible loan repayment terms, no minimum deposit requirement for checking accounts and a low minimum investment balance on CDs.

We also have a strong willingness to work with all our members regardless of their financial situation. As a single industry sponsored credit union, we can do that much better than other community chartered financial institutions.

We're excited for this wonderful opportunity to serve new groups of medical employees but also for the ability to deepen our relationships with our current sponsor groups.

Thank you all for your long years of support. We look forward to serving you for many years to come.

Use Turbo Tax for file your 2019 Taxes

My Healthcare FCU has teamed with Love My Credit Union Rewards TurboTax program to offer our members savings of up to \$15 on TurboTax federal return products. File your taxes the smarter way and get your biggest possible refund.

- TurboTax translates your taxes into simple questions about your life and puts everything on the right forms for you.
- TurboTax searches over 350 deductions and credits so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Another quick tip on how to get your tax forms as well as other documents more quickly is to opt-in for our eNotices. Simply visit our website, sign into your Online Banking and select the Self Service tab.

Once you're there, click on the eNotices link and then you can choose any or all of the options, Certificate notices, Lending notices or Tax Forms. Once you've made your selections, click the Agree button and you're all set.



PLEASE JOIN US FOR OUR



ANNUAL MEETING

Calling All Members

All members are encouraged and invited to attend our 46th Annual Meeting on Tuesday March 31, 2019 at 5:30 PM. The Annual Meeting is a forum for our members to meet the Volunteer Board of Directors, Supervisory Committee and staff and to learn about the credit union's successes from the previous year as well as learn about what our plans are for 2020 and the future.

The meeting will be held at the main credit union branch located at 4720 NW 39 Ave. in Gainesville, FL.

One of the most important functions of a credit union membership is to elect members to the Board of Directors and this is done at the Annual Meeting. If you are interested in volunteering for a position on the Board of Directors, please contact Eric Nystrom at (352) 333-4760. He will be able to provide the information you'll need to determine if this very important role is for you.

As a member of the Board of Directors, you will help guide the direction of the credit union for a 3-year term by providing leadership direction to the management of the credit union.

In addition to learning more about your credit union, a light dinner and refreshments will be served and as a member of the credit union; you will be eligible to win exciting door prizes.

So put it on your calendar today and call (352) 333-4760 to reserve your place at the meeting. Space is limited, so don't delay.

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IS A SHINY NEW CAR IN YOUR FUTURE?



If you're in the market for a new car, now is the perfect time to buy! In addition to taking advantage of the rates dropping, you can do the following to save money on your auto loan.

Know your credit score: Your credit score is the driving factor when determining your rate for your auto loan. We can discuss this with you and review the type of loan that is best for you.

Pre-qualify: Visit one of our branches or give us a call to discuss your auto loan needs. Getting pre-qualified for a loan that comfortably aligns with your budget and lifestyle is a great way to ensure you're getting the best rate on a car loan before you commit to a purchase. We can also help to make sure you're getting a good deal on your vehicle.

Sign up for automatic payments: Setting up Bill Pay or Direct Deposit can ensure you make your payments on time every month avoiding costly late fees.

Refinance: Refinancing your high rate auto loan from another lending institution to a lower rate auto loan with My Healthcare FCU can instantly save you money. You can reduce your monthly payment and a lower rate will also save you money over the life of your loan.

Here at My Healthcare Federal Credit Union, we have your best financial interests in mind. Additionally, unlike the other banks and credit unions in the area, we charge the SAME LOW RATE on both NEW and USED cars!

Stop by one of our branches or give us a call at **352-333-4760** and we will get you on the road in your New Car!

LAST DECLARED DIVIDENDS & APYS (Effective January 1, 2020)

| Share Type | Rate | APY |
|---|-------|-------|
| Share Savings | 0.15% | 0.15% |
| Club Savings | 0.15% | 0.15% |
| IRA Share Savings | 0.40% | 0.40% |
| Money Market | | |
| \$1,000 - \$10,000 | 0.35% | 0.35% |
| \$10,000.01 - \$25,000 | 0.50% | 0.50% |
| \$25,000.01 - \$199,999 | 0.75% | 0.75% |
| Over \$200,000 | 1.00% | 1.00% |
| Certificate of Deposit (minimum to open \$500) | | |
| 6 month | 1.09% | 1.10% |
| 1 year | 1.64% | 1.65% |
| 2 year | 1.78% | 1.80% |
| 3 year | 2.23% | 2.25% |
| 4 year | 2.32% | 2.35% |
| 5 year | 2.47% | 2.50% |
| IRA Certificate of Deposit (minimum to open \$500) | | |
| 1 year | 1.64% | 1.65% |
| 2 year | 1.78% | 1.80% |
| 3 year | 2.23% | 2.25% |
| 4 year | 2.33% | 2.35% |
| 5 year | 2.47% | 2.50% |

LOAN RATES (Effective January 1, 2020)

| | APR as low as |
|--|-----------------|
| Automobile / Motorcycle New & Used Vehicles | |
| 36 mos | 2.74% |
| 48 mos | 3.24% |
| 60 mos | 3.24% |
| 72 mos | 3.74% |
| 84 mos | 4.24% |
| Boats, RVs & Misc Secured New & Used | |
| Up to 84 mos | 5.99% |
| 85 - 120 mos | 6.75% |
| Savings Secured | |
| | 2.15% |
| CD Secured | |
| 12 mos | 3.64% |
| 24 mos | 3.78% |
| 36 mos | 4.23% |
| 48 mos | 4.33% |
| 60 mos | 4.47% |
| Home Equity Loans | |
| up to 60 mos | 5.49% |
| 61 - 120 mos | 5.99% |
| 121 - 180 mos | 6.49% |
| Unsecured Signature | |
| | 7.75% |
| Visa Classic Credit Cards | 11.90% - 16.90% |
| Visa Platinum Credit Cards | 9.90% |

Check us out on Facebook! 

We're excited to announce that My Healthcare FCU is on Facebook. Be sure to visit and like our page for the latest news and updates on what's happening at your credit union.

Holiday Closings

Martin Luther King Holiday
January 20, 2020
President's Day
February 17, 2020



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