



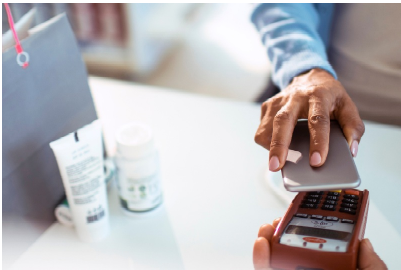
## Move to a Fixed-Rate Visa from MyHCFCU!

With the recent Federal rate increases, now is a great time to transition your credit card purchases, and existing balances, to a fixed-rate Visa from My Healthcare FCU. Our Platinum Visa features **rates as low as 9.90% APR\***, plus all these great features:

- No Annual Fee
- No Balance Transfer Fee
- Worldwide Acceptance
- Easy Online Account Management

**APPLY  
ONLINE**

*Upcoming Holiday Closings*  
*Labor Day - Monday, September 5*  
*Columbus Day - Monday, October 10*  
*Veterans - Friday, November 11*



**Mobile Payments  
Security**

While mobile payments have advanced security features, it's still important to keep



**A Better Way to Pay for  
College**

Whether you're an undergrad student, graduate student, or parent helping a student pay



**Financial Counseling  
and Resources**

My Healthcare FCU is committed to your personal success. We have a Certified

some tips in mind to protect your financial information.

- Keep your apps and software updated
- Use strong password protection and don't leave your phone unlocked
- Store credit cards for mobile payments instead of debit cards

for school, flexible student loans from MyHCFCU, in partnership with Sallie Mae®, are designed to meet your needs:

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options

Credit Union Financial Counselor (CCUFC) on staff to help advise and guide you through various financial lifestages,

To make an appointment with a financial counselor, please email:

[memberservices@myhcfcu.org](mailto:memberservices@myhcfcu.org)

[Read Blog](#)

[Learn More](#)

[More Resources](#)

## Low, Fixed Rate and \$500 Credit Towards Closing Costs <sup>+</sup>

SEE WHAT YOUR HOME'S EQUITY CAN DO FOR YOU

\$500 Closing Cost Credit



Tap into the existing equity in your home to finance a wide range of personal needs, from home remodeling projects to debt consolidation.

In today's rising rate environment, it's great to lock in a low, fixed rate. You can even refinance a variable-rate HELOC you have elsewhere with our fixed rate loan, and avoid any future rate hikes!

[Apply Online](#)



\*Rates vary by creditworthiness. [Click here](#) for rates and fees disclosure.

<sup>+</sup>My Healthcare FCU will pay closing costs up to \$500 on Home Equity Loans of \$25,000 or greater, opened between July 1, 2022 and Sept. 30, 2022. Closing costs may include appraisal, closing fee, title search, doc prep or recording fees and vary by loan amount. Member agrees to keep loan with MyHCFCU for 24 months or borrower will repay closing costs paid by MyHCFCU.