H-E-WNEWS

SPECIAL SAVINGS EDITION



A fast, easy, affordable way to save money every month. **Apply online.** »

T()DAYLOAN

FAST, EASY, SAME DAY!

TodayLoan - it's as fast as it sounds. Get a new auto loan, refinance an auto loan from another financial institution or even get a signature loan - all in one day. With TodayLoan, apply by 4 p.m. week days and upon approval you'll get your check the day you apply. **Apply online.** »

What you don't know about auto loan refinancing is costing you money - every month. If you're paying 6% or more for an auto loan, our as-low-as rates are now at least 2% or more lower than your auto loan rate. Refinancing may save you significant money. Auto loan refinances are fast and easy - you can apply online or come into a branch to apply. Soon, you may be saving money every month with your new, lower payments!

- Little paperwork is required for an auto refinance
- No big cash up front for fees and points
- No appraisals or other complex steps
- If your credit score has improved you may qualify for a lower rate
- HFWFCU offers rates for used cars the same as new. car rates on model years 2010 and later
- Rates as low as 1.60%. See all rates. »

featured ways to save.

VISA® Balance Transfer

3.99% APR* for VISA® Gold

4.99% APR* for VISA® Classic.

Low Balance Transfer Rate good for 12 billing cycles; then rates revert to 11.90% APR* for Visa Gold and 14.90% for Visa

Classic. Click for Details. »

FREE Checking

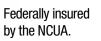
with everything you need to manage payments:

- FREE Online Banking,
- Mobile Banking
- Text Banking
- Direct Deposit
- Bill Pay

Learn more! »

Helping You Succeed Financially

HEWFCU.com





H-E-W NEWS

SAVE TIME AND HASSLE \$1,000 » PAY YOUR BILLS ONLINE

SPECIAL SAVINGS EDITION
JUNE 2014

MEMBER DEALS DISCOUNTS

General Motors

Click and SAVE You're eligible for a GM Employee Discount on many GM vehicles.

Home Equity Lines of Credit (HELOCs)

are back! Discover a great way to pay off higher rate debt, update your home and much more!

Home prices are stabilized and many HEWFCU members have significant equity in your homes. If you need cash discover the HELOC, an old standby that's making a comeback. You can:

- Borrow up to \$250,000
- Borrow up to 85% of Home Value
- Receive Competitive Loan Rates
- Flexible repayment terms
- No Closing Costs or Application Fee*

*No Closing Costs on Home Equity Loans and Home Equity Lines of Credit. If loan is paid off within 36 months the member will be required to reimburse HEWFCU for closing costs paid on the member's behalf. HEWFCU will pay the Appraisal Cost, upon closing. Member is responsible for depositing funds for appraisal fee and will have funds released to them when the loan closes. If a loan does not close, funds deposited will be used to reimburse HEWFCU for the cost of the appraisal. Other fees may also have to be paid if the loan does not close.

GO FREE WITH HEWFCU

If you're paying a Monthly Fee for a Bank Checking Account Go FREE with HEWFCU! No Minimum Balance Required and LOTS of FREE services:

FREE Visa Check Card

FREE Online Banking

FREE Bill Pay

FREE Mobile Banking* for members who

have held accounts 60 days or more

FREE Phone Banking call 703.299.1400

or 1.800.648.3418

FREE Direct Deposit

FREE Monthly eStatements

FREE Switch Kit makes moving your

checking account easy--start saving NOW!

Compare the Value of HEWFCU Checking with Big Banks

FREE NCUA Insurance Funds are federally

insured by NCUA up to \$250,000

FREE Excess Share Insurance provides an

FREE Text Banking

FREE Additional \$250,000 in Coverage

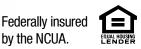
Overdraft Protection Transfers and Overdraft Privilege available for qualifying members

*Account must be open for 60 days to install mobile banking.











"Why are Visa transactions blocked in Japan, Italy and Great Britain?"

VISA® transactions are currently blocked in Japan, Italy and Great Britain. If you're planning a summer trip abroad, that means you cannot use your HEWFCU Visa in these countries. Visa blocks credit card use in countries due to a high volume of fraud in those countries that compromises the safe use of the credit card. This action is taken by Visa to protect our members from the risks and hassles of fraudulent charges.

"Can HEWFCU unblock use of my card in one of the blocked countries just for the week I plan to visit Italy?"

No. HEWFCU cannot unblock access to credit card use for individual members in the three countries now blocked by Visa.

How Safe is YOUR Personal Information?

Take the Balance Risk Assessment. Answer Yes or No to the following questions:

- I shred all pre-approved credit offers, account statements, and financial documents before disposing of them.
- ___ I never carry my Social Security card.
- ___ I have a locked, secured mailbox.

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SPECIAL SAVINGS EDITION
JUNE 2014

My Social Security and driver license numbers are not printed on my checks.
I review each of my credit reports annually.
I only carry credit cards that I use.
I carefully review my monthly credit card statements before paying them.
— When shopping on the Internet, I buy only from secure websites.
I am aware of all my creditor due dates, and know immediately if a bill is missing.
I know the security procedures at my place of work.
— I never reveal personal information unless I initiated the contact and know exactly who I'm dealing with.
— I have up-to-date virus protection software installed on my computer.
— I never store personal and financial information on my laptop.
I know exactly what to do and who to contact in case my wallet is stolen.
I have complete copies of all my credit cards stored in a safe place.
— All of my account passwords are too complicated for anyone to guess.
For maximum identity theft prevention, all of the

For maximum identity theft prevention, all of the answers should be Yes. Have a few (or more) No's?

Find out more about identity theft risks and how to protect yourself. »



Helping You Succeed Financially



