

THE FINANCIAL MONITOR

YOUR JOURNEY TOWARD FINANCIAL HEALTH BEGINS NOW



A NEW HOME FOR YOUR FINANCIAL HOME

Here at Financial Health FCU we pride ourselves on constantly growing to help you reach financial bliss by meeting and achieving your financial goals. We've taken another step in being available for you no matter what side of the city you're going to be on. Coming soon you'll be able to visit our newest branch **Sunstone at Arlington Woods**. In partnership with **Eastern Star**, we're opening our new location to better serve our members in the 46218 area code as well as welcome new members to our Financial Health Family. The new branch will be managed by Felicia Cox, a person who many of our members already know and respect. She will be bringing her financial expertise to this new location. Please stop by for a visit and congratulate her!

A NEW HOME FOR YOU

We offer a lot of different loan types here at Financial Health from personal loans to auto loans and even home equity loans. One question we frequently received was why we didn't do first mortgages for our members. You asked, and now that option is here for our members. We're an institution you already know and trust, allow us to help you finance your dream home. It doesn't matter if you're a first time buyer, looking to expand for a family or downsizing for retirement. We can help. Filling out an application is as simple as a quick visit to our website. If you can't find it, anyone of us can guide you there.

SAVING FOR A NEW CAR

Buying a new car is something that can fill you with anxiety. Are you getting a good deal? What is the car really worth? Will you be able to afford payments? What kind of rate will you get? All of these questions and more likely flow through your brain when looking to purchase a new vehicle. Don't worry, we know car shopping can be a real headache. That's why we're here to help you along the way to finding your next car.

SAVE TO WIN

Account holders receive one entry into both the monthly and quarterly drawings for every \$25 in month-over month balance increase, with a maximum of 10 entries per month/30 entries per quarter (\$250 per month/\$3,000 annually).

1. National prizes are awarded each month and quarter, with prize amounts ranging from **\$25-\$5,000**.
2. Statewide prizes are awarded each month and quarter, with prize amounts ranging from **\$50-\$1,000**.
3. Financial Health Federal Credit Union will award **\$50 each month**.

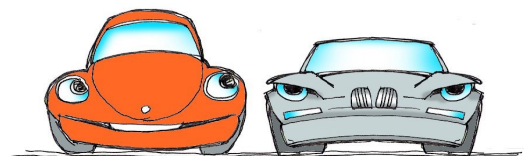
The Save to Win program utilizes a 12-month share certificate account with a minimum opening deposit of \$25 and has unlimited deposit capabilities.

JOIN THIS PROGRAM TO SAVE TO WIN!

Coming to see us before you head to the car lot can save you a lot of a lot of pain. For starters, dealers are known for charging extravagant rates on new vehicles as high as 25%. That's unfair to you as our member. We'll never charge you more than 18% interest, and our rates start as low as 3.25% APR. Additionally, seeing us before you purchase your next vehicle can keep you within your budget. If we can get you pre-approved, you'll head to the car lot knowing how much you have to spend. You'll know what your payments will be and you won't have to worry about the dealer putting you into a car you don't need or want. Knowing what you have to work with will allow you to go into the dealership and better negotiate a vehicle price.

Maybe you've already purchased a vehicle and have come to regret it. The payments are getting a little too high to manage. The interest rate is out of this world or maybe you've been locked in a really long contract. Don't worry, we can help you. Refinancing your vehicle with us will allow for a better rate, lower payments, a shorter term or, maybe, even all three.

It's never too late to purchase a new vehicle or refinance your old one with us.





Filene Research Institute

Bank on Family is an exciting new program coming to Financial Health FCU courtesy of the Filene Research Institute. The Bank on Family program aims to remove the awkwardness of lending money to family and friends by using the credit union as an intermediary. You'll get a loan for the funds you need and your family member will receive interest on the funds they lend to you. Bank on family takes something many of us already do and erases the uneasy feelings associated with it.

“Bank on Family helps members foster relationships and build healthy financial habits for those who might otherwise turn to predatory lending”

SAVE MONEY BY AVOIDING FEES

Fee	Amount	How to Avoid It
Overdraft or Non-Sufficient Funds	\$28.00	A good budget helps track expenses and avoid going into the negative
Bad Address	\$12.00	Keep your address updated with us. That way you can receive important information, savings discounts and more.
Excessive Withdrawals	\$2.00	Financial Health FCU allows only 6 withdrawals from your savings account each quarter. Start a free checking account.
Paper Statements	\$3.00	Sign Up for Free E-Statements and Home Banking. With E-Statements they come right to your email. With home banking you can print them yourself.