

## OUR MEMBERSHIP:

Any person working in the health care field in the tri-county area (Cambria, Somerset, and Blair) is eligible to join.

Family members are also welcome.

Once a member . . . always a member.

We have 5 convenient offices to serve our membership.

Our ATM's are always surcharge free to members.

We have over 33 years of financial experience.

A semi-annual newsletter dedicated to informing our membership on current activities, promotions, service updates and the like.

Spread the word . . .  
There's no better place to  
do your banking!



## We're One Big Family

### MEMBERSHIP

# Annual Meeting

It may only be January, but the way time flies any more, our Annual Meeting will be here before we know it.

Every March, your Credit Union must conduct an annual meeting and election. Last year we reverted back to having an open house at all locations in order to make it more convenient for members to attend and vote. We did get a better turn out this way (rather than going off site to conduct the meeting and election).

The first order of business (actually, pre-business) is to appoint a nominating committee to select candidates to run for open seats on the Board . . . they would also accept any nominations from within the membership. Once this is complete, the candidates will be put on the ballot for voting at the "Open House - Annual Meeting".

This is your opportunity to be involved with the success and governing of your Credit Union. You are an owner. Your opinion is very important. And, most of all, you should want to help pick your governing Board of Directors.

## YOU'RE INVITED

HEALTHCARE FIRST CREDIT UNION'S  
"OPEN HOUSE"

## Annual Meeting

THURSDAY, MARCH 15th, 2012  
10:00 A.M. to 3:30 P.M.

— ALL OFFICES —

Come to our "Open House Annual Meeting". Stay for the refreshments, prizes and socializing.

IT'S A FUN TIME FOR ALL

NOMINATION COMMITTEE TEAM:

ELAINE MAHER ● DENNY BOBROSKI ● DAVID KAISER ● LARY KOVAL

If you would like to enter your name or nominate a member to run for election to serve on the Board, you can either stop in any office and fill out the nomination form or call a staff member and have them fill out a form for you. All forms will be given to the Nominating Committee and nominations will close on Feb. 1, 2012. This year, three Board positions will need to be filled.

# HAVE YOU BEEN CHECKING IT OUT?

A few months ago we made some changes to our web site and they have been very well received. Our **home page** now is the "hot spot" for news, activities, club information and promotions happening at your Credit Union.

And, another great addition to the **home** page is the "login boxes" for both our E-Banking and our Bill Pay Services. It's all there at one location ... it's easy, up to date and very informative. It's the place you should visit regularly!

[www.healthcarefirstcu.com](http://www.healthcarefirstcu.com)



# LET'S FOCUS . .

Well, here's your chance. Would you like to have the opportunity to voice your opinion about your Credit Union, make suggestions, offer your input or speak your mind? Well, here is your opportunity. Just like last year, we will be conducting several FOCUS GROUPS comprised of members of different ages (demographics) to hear first hand how our members feel their Credit Union is representing them.

We will be setting up our FOCUS GROUPS to meet in April at our Richland office. It only takes about 90 minutes to have an "open chat" session and they will be conducted by an independent moderator (no staff will be present). So, why not volunteer? All you have to do is give us a call at any office and say you are interested in participating. Our goal is to make this the best darn financial institution around . . . after all, you deserve nothing less!

## UNDERSTANDING HOME EQUITY DEBT

A **HOME EQUITY LOAN** is a one-time lump sum that is paid off over a set amount of time, with a fixed interest rate and the same payments each month. Once you get the money, you cannot borrow further from that loan.

A **HOME EQUITY LINE OF CREDIT**, or **HELOC**, works more like a credit card because it has a revolving balance. A HELOC allows you to borrow up to a certain amount for the life of the loan -- a time limit set by the lender. During that time, you can withdraw money as you need it. As you pay off the principal, you can use the credit again, like a credit card.

A line of credit has a variable interest rate that fluctuates over the life of the loan. Payments vary depending on the interest rate and the amount owed.

With either a home equity loan or a line of credit, you have to pay off the balance when you sell the house.

If you have questions or need a Home Equity or Heloc Loan, contact one of our Loan Officers and they will be happy to assist you.



We are delighted to report the success of our Kids Club. We formed the Club in the spring of 2011 and to date we have 83 youngsters in the Club. So far, we had a "mini camp" where our Twinksters learned about different coins, counting and saving them. They are all working hard to put some of their "coins" in their own Club "Piggy Bank". We also had a movie day where they got to see the movie "Cars II" and had refreshments (all free). A couple of weeks ago, we had a fun time with the kids at Pappy's Restaurant for a "pizza party". Our Twinksters enjoyed some great pizza, got to do a fun Christmas craft project and sang some Christmas carols (and boy were they good). It was a lot of fun for the kids (and the adults present too). If you have a child age twelve or younger, do they belong to our Kids Club? If not, they sure are welcome to join. Any Staff member will be more than happy to sign them up and give them their very own "Piggy Bank". We'll be planning some fun stuff again for this year.

## VISA AND DEBIT CARDS

When you get your new card, please remember to activate it as soon as possible. A L S O - The next time you talk to one of our staff members, please verify your phone number on your account in case we need to contact you regarding your card.



## NOT SURE ABOUT HOME BANKING AND BILL PAY

Time . . . we never have enough of it these days. And, who can find the time to run to the Credit Union to do banking or sit down, get out all those bills and write checks and mail them out. Well, your Credit Union can help save you some time with E-Banking and On-Line Bill Pay.

Some of you are hesitant to sign up because you're not sure how it works. No problem . . . we'll be happy to show you. We will have two "on hands" training classes at the end of the month. You will see a live demo for E-Banking showing

exactly how easy it is to access your accounts from anywhere (all you need is a computer). You will be able to see your account balances, transfer money from one account to another, see if checks have cleared and more. Another live demo will show the ease of On-Line Bill Pay. Instead of needing an hour or two to pay your bills, you can do it all in just a few minutes.

The last time we did this training, everyone in attendance signed up and are now saying "why did I wait so long to do this"? Come see the demos . . . you won't be sorry.

WHEN: Tues., Jan. 24th, 2012  
WHERE: Franklin St Office  
TIME: 10:00 AM & 2:00 PM  
Call any office to pre-register

## LOAN REMINDERS

If you have a vehicle loan with the Credit Union, *proof of insurance is required*.

Home loans require the Credit Union to have a *copy of your paid real estate taxes and homeowners insurance*. A fee is charged if the credit union has to find out if taxes have been paid.

## 6-Month Recap at a Glance

**Web Site** - As mentioned in another article in this newsletter, we have redesigned our web site to be much more user friendly. Login's, promotions, news and events are easily found right on our home page.

**Free Seminars** - Classes are being well received and attendance continues to grow. We also did some community service by offering our "You and Your Credit Score" and "Identity Theft" seminars to some local organizations. It's always important to give back to the community where you do business. We also added two new topics this fall: "End of Life Planning", and "Making a Will". They were very interesting and will be repeated this year. Always check our web site for our seminar schedule.

**Second Half Promotions** - Our 3-Loan promotions have been well received by our members. Many have taken advantage of the "Home Improvement Loan", "Pay Off Your Credit Card Debt" and "Bring a Loan From Elsewhere" (and earn 1/2% off current rate). These promotions are still available for a limited time.

**Car Loans** - We've had a great loan rate for vehicles over the past six months and will keep it going into the beginning of the new year. We also sweetened the deal by offering a special 1/2% off the current rate if the member gets preapproved.

**Kids Club** - Our Kid's Club was kicked off in February and is really starting to grow membership. Currently, we have 83 kids (12 years of age or younger) enrolled.

**Membership Drives** - Our Staff has been out visiting some of our health care businesses in the area discussing membership enrollment for their employees.

**July was "Little Paws Month"** - Our 4-legged friends visited our offices and they and their owners were given a "special treat". Donations were collected for the local Humane Societies (\$480 was raised).

**August "Dog Days of Summer"** - We had a special treat for our members. Hot dogs, munchies and drinks were served along with chances to win some neat prizes. It's always a fun day to "beat the heat of summer".

**"Think Pink for a Cure" and "International Credit Union Day"** - is always a great event for our membership. Our Staff wears a lot of pink during the month and we had a special celebration day on October 20th with treats and prizes.

**New Supervisory Committee for 2011** - Shelby, Stan and Susan have graciously volunteered to serve.

Hello Members:

*I think I say this every year . . . but wow, where did the year go?*

*Your credit union was very blessed this year with the continuing support of its fantastic members, Board of Directors, Supervisory Committee and most importantly, its Staff. The people who work at your credit union are the most caring, special people I know. I care very deeply for all of them . . . they are more like family than coworkers. I am very lucky indeed.*

*We have been through so much together and we seem like a dysfunctional family at times but we all get along so very well. We welcomed a new staff member, Sharon, to "our family" a few months ago. She works out of our Main St. Office and fits in so well with the other girls there (she doesn't let them treat here like the "new girl" ... she can dish it out as well as take it). We just love her and so do the members visiting that location.*

*I would guess I do not have to tell our membership that the economy continues to be a challenge and we are doing well during these difficult times. We do our best to maintain paying our members a return on their savings (though small right now). We have been able to keep the financial position of your credit union strong . . . that's always our goal. It truly is a balancing act and we have to watch every penny we spend. It's really no different than what we all do in our own home situations. I wish I had a crystal ball that would tell me when these troubled economic times will turn around but sadly my crystal ball is in the shop and I cannot predict when it will change ... I can only pray that it will be soon (2012 would be great but it's very doubtful).*

*I do not say it often enough, but I truly appreciate all the volunteers (Board & Supervisory Committee) that give of their time freely in order to make your credit union as successful as it is (and has been for the past 31 years). Challenging economic times make this job more difficult (and not as much fun) than it used to be but I wouldn't want to work anywhere else or with any other group of people or any other members. I thank you all for giving me the privilege to be your credit union's president/CEO. I love this credit union. I always have and I'm sure I always will.*

*I wish you and yours a very Merry Christmas, Happy Hanukkah (or whatever holiday you are celebrating right now) and may 2012 be a healthy and prosperous year for us all.*

Sincerely yours

P aula

President, CEO

HEALTHCARE FIRST CREDIT UNION

## IMPORTANT MESSAGE TO DEBIT & CREDIT CARD HOLDERS

Your Credit Union takes precautions to help protect your card. If all of a sudden your card is being used out of state, out of the country or for unusual activities, we will decline the sale until we can contact you to approve the charge. This is why we ask our members to give us advance notice if planning to use their card in a manner that is a little out of the ordinary. A quick phone call will prevent "a hold" being placed on your card. And remember, this is being done for your protection. We want to prevent you from having to "fight the battle" of false charges being made to your account.

## THE SIGN OF P-R-O-T-E-C-T-I-O-N

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

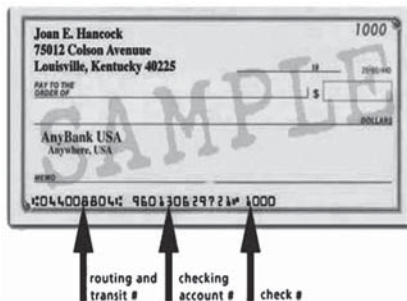
Your deposit into our Credit Union (or any Credit Union for that matter) is federally insured by the NCUA (National Credit Union Administration) to at least \$250,000. No taxpayer funds have ever been used "to bail out" a Credit Union. Actually, Credit Unions are prepared to assist in the economic recovery and have money to lend its members.

## HEALTHCARE FIRST Checking Accounts:

- Our "Checking Accounts" are **FREE** (and always have been).
- You **DO NOT have to keep a minimum balance** (like you do in most banks).
- You can access your checking account through our home and telephone banking.
- If you order your checks from Deluxe Corp . . . **you will get a special Credit Union discount price.**
- **Your credit union has broken off ties with the Liberty Check Co.** (Harland-Clarke) because of their price structure.
- You may visit or call any of our offices to re-order checks.
- You can also re-order checks yourself by going "on-line" to our web site: **www.healthcarefirstcu.com** and click on the "link tab" - then click on the Deluxe Order/Status box on the right to re-order checks directly. It's an easy process and you can view a catalog of check designs. You can also check on the "status" of your check order.
- You may also order checks from other check companies if you wish, but be careful, sometimes they have printing issues.

### Very Important Info:

- If you are doing your own check re-ordering ... make sure to give the check printing company the correct **routing and account number.** (see example). If any of the numbers are printed incorrectly, a bank will reject any checks that were written (they will BOUNCE) and be returned with a penalty fee.
- Make sure that you do not order from Liberty ... we no longer deal with them.
- No matter where you get your checks . . . when you get them in the mail, **please check and make sure that the ROUTING & ACCOUNT NUMBERS AT THE BOTTOM of your checks are CORRECT before using any of these checks.** If there is an error, **DO NOT USE THEM** - call the company that you ordered them from and get them reprinted correctly.
- If the numbers on the checks are incorrect, whose responsible ???
  - If you gave them the wrong number . . . *then you are!*
  - If you gave them the correct numbers ... *then they are responsible* (and don't let them charge you for their mistakes).
  - If you order checks from Deluxe (the company we use), you will never be charged if there is a printing error on your checks - even if it's your fault.



### CONGRATULATIONS to the WINNERS of the \$25 CHRISTMAS MONEY WREATHS

Franklin St - Cathy W.  
Main St - Daniel M.  
Richland - Phyllis F.  
Martinsburg - Betty M.  
Davidsville - Carole B.

**REMINDER:  
IT'S NEVER TO  
LATE TO START  
A CHRISTMAS  
CLUB!**

## Looking to our Future (next 6 months)

**Senior Club** - Within the next few weeks we will be launching a new club for members 55 and older called "Time of Your Life Club". Watch for more information regarding it on our web "home page" and our monthly newsletters.

**Heart Month is February** - Watch for more information on our web site and monthly newsletters. It's a very important cause and we hope to create awareness and raise some money for the *American Heart Association*.

**Annual Meeting & Election** - Open House on Thursday, March 15th at all offices. Come and vote for three Board of Director positions. Refreshments and prizes too.

**Focus Groups** - We plan to continue conducting these "round table" discussions with members throughout the year so that we can better serve the needs of our membership.

**Education On The Move** - We will be taking our "free seminar classes" on the road to our members' places of employment. If you have 10 or more people interested in learning about credit scores or identity theft . . . give us a call and we will be happy to conduct our seminar at your office.

**Youth Club** - As soon as we get our new Senior Club up and running, we will then introduce a club for the ages 13 to 18. We feel it is very important for our youth to learn how to manage a checking account (writing checks and keeping a check register), understand credit cards (the good and the bad), debit cards and college finances. Look for our new Youth Club coming this Spring.

**Little Paws Month** - Will be the month of June this year. Members are encouraged to bring in their 4-legged pets for a treat and donate to the Humane Societies in our office areas (Cambria, Somerset and Blair Counties).

And more to come! Every member is welcome to offer any ideas or suggestions on things they would like to see at their Credit Union . . . just contact our marketing director.

**FOR ALL THESE UPCOMING ACTIVITIES & EVENTS --  
CHECK OUR WEB SITE (HOME PAGE - CALENDAR) AND OUR  
MONTHLY NEWSLETTERS FOR INFORMATION AND DATES.**

Be Our Friend on **facebook**  
Get up to date news, promotions & events.

**QUESTIONS or COMMENTS - Contact: Editor, Nancy  
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www.healthcarefirstcu.com**