



## Holiday Greetings from Paula

*Here it is, the beginning of December. We just celebrated Thanksgiving last week and I'm still eating left over turkey and enjoy every bit of it. Did you have the opportunity to sit around the table with family and friends and just enjoy being together and being thankful for all your blessings? I hope so ... after all, isn't that what Thanksgiving is all about?*

*Speaking of being thankful, I would like to express my thanks to each and every Credit Union Member we have. Even though 2009 has been a "rocky financial year", we're still here serving our membership with great rates, new programs, and a staff that tries to be as helpful as possible. We're not always perfect, but we do try our best to make this Credit Union pretty darn good.*

*Soon Christmas will be here. It's easy to get caught up in the "hussle and bussle" of shopping and getting ready for the holiday. Don't forget to take time to just enjoy the season...whether you say Merry Christmas, Happy Hanukkah or just Season's Greetings. Remember, it's all in what you make it .... make it special for yourself, your loved ones, or maybe even a stranger. It's in giving that we receive. Let's spread the joy!*

*And, I also want to wish each and every member a very Happy New Year.*

*As we look back over this year, it probably could have been better, but you know, it also could have been a lot worse. I'm just thankful to be able to get up and come to work here at your Credit Union. I actually love my job and I do love our members. Here's hoping that 2010 will be everything you hope it will be and that God willing, we'll be able to look back this same time next year and again say, thanks for everything.*

*Stay safe, be merry, love a lot, enjoy the season, and please don't drink and drive.*

*The entire Staff of HealthCare First CREDIT UNION wishes each and every member a very Happy Holiday!*

***The entire Staff of HEALTHCARE FIRST CREDIT UNION, along with its Board of Directors and Supervisory Committee, wishes each and every member a very Happy & Joyous Holiday!***

Dear Santa:

I'm writing this letter to you because Christmas will be here soon and I have a few things on my wish list.

**First**, My car is pretty old now. Can you help me get a new one.

**Second**, I do have some money that I would like to save for my future. Can you give me something to make it grow?

**Third**, Can you give me something that will help me manage my time?

**Fourth**, When all my bills start coming in after the holidays, can you help me?

**Fifth**, I don't know what to get people for Christmas. Can you help me find the right gifts?

Love

Suzu

Dear Suzu:

Thanks for your Christmas note and I would love to help you out.

As you know, I can't be in all places at the same time and it's impossible for me to grant all the wishes on your list personally ... that's why I have many little elves to help me.

You would be surprised to find out that my elves are everywhere helping my little friends.

After looking over your Christmas



wish list, I have asked my elves

stationed at **HEALTHCARE FIRST CREDIT UNION** to assist you. They can

offer you a low car loan rate so you can get yourself a great new car (I like those candy apple red ones). They'll be happy to set up a share account or an IRA to help you save for your future and also be happy to show you how E-Banking will save you time. Have my elves sign you up for On-Line Bill Pay. It really makes paying your bills so much easier (Mrs. Claus uses it and loves it). If you want my advise about gifts, buy gift cards for your loved ones at **HEALTHCARE FIRST CREDIT UNION**. This way everyone gets exactly what they want or need (I wish I could do that, it would sure help my back).

Well, back to work I must go. Thank heavens I have such great elves to help me with all those many wish requests.

HO HO HO ... away I Go!

Santa

## Are you FEEDBACKING ???

In our last issue we discussed the importance of giving your Credit Union feedback, comments or suggestions so that we can make your Credit Union the best it can be. As a little incentive to do so, anyone submitting feedback will be entered into a contest to win a *mini notebook computer* (if you also include your email address, we'll enter you twice for the contest).

So, what are you waiting for? Have you dropped us a note yet? You don't have to write a lot ... even one or two lines is great. Deadline for contest entries is January 15, 2010 and the prize drawing and notification will be on January 20, 2010. Send note, letter, or emails to:

HealthCare First Credit Union  
% Nancy  
1152 Franklin St.  
Johnstown PA 15905  
email: nurban12@yahoo.com

(Feel free to call nancy at  
888-296-8728 if you prefer)

## HOLIDAY SCHEDULE



Thursday - Christmas Eve: — Offices & Drive Thru - Closing at Noon  
Friday - Christmas Day: — Offices & Drive Thru - Closed all Day  
Saturday - Dec. 26th: — Drive Thru - Closed all Day  
Thursday - New Years Eve: — Offices & Drive Thru - Closing at Noon  
Friday - New Years Day: — Offices & Drive Thru - Closed all Day  
Saturday - Jan. 2nd: — Drive Thru - Closed all Day

## ANNUAL MEETING NEWS

Not to rush the end of this year and start talking about the new year, but it's actually time to start thinking about 2010 ... and what changes could occur. As you all know, our membership is governed by a Board of Directors. Who are the people that make up the Board ..... *it's members like you.* Actually, it could be you, if you're interested.

Our next Annual Meeting will be held in March 2010. Any Credit Union member can volunteer to run for a position on the Board by calling the Credit Union office and nominations from the floor will also be accepted at this meeting. After all nominations are accepted, an election will then be held. As you probably know, our Board members receive no pay ... they just do it because they enjoy being a part of the governing body of your Credit Union.

Remember, this is your Credit Union. You have the right to voice your opinions, concerns, and comments. There will be more information regarding our Annual Meeting in our next issue of "The Grapevine" (our larger newsletter than will be issued the beginning of January).

*Christmas is forever, not for just one day, for loving, sharing, giving, are not to put away like bells and lights and tinsel, in some box upon a shelf. The good you do for others is good you do yourself...*

~Norman Wesley Brooks

## MEET OUR STAFF MEMBER...

## Denise



Denise is our Vice President working out of the main office on Franklin Street. She has worked at the Credit Union since 1999 starting off as a Member Service Representative. Four years later Denise was promoted to her present position of Vice President.

When Denise isn't working at the Credit Union, she's spending time with her husband and son. She also has been very active in a personal project ... getting staffers and family to purchase health and beauty aid items along with shelf stable snack foods and boxing them up to send to our troops stationed in Afghanistan where her brother-in-law is stationed.

## MEMBER COMMENTS:

When members were asked why they like coming to HealthCare First CREDIT UNION ... here are some of the answers:

- ★ The Staff is always so friendly.
- ★ I like not standing in a line like at a bank ... I get to sit down in a chair to do my banking.
- ★ They always have the best mints.
- ★ No matter who waits on me, they know my name
- ★ I know I can get financial advise when I need it.
- ★ It's pretty quick to get my loan approved and processed.
- ★ Now that I finally signed up for On-Line Bill Pay, I could kick myself for waiting so long ... it's so easy.
- ★ I usually end up seeing some of my coworkers there too and we get to socialize a little because we never have time at work.
- ★ I move my money from one account to another all by myself by going on-line. It saves me from having to run into the CU office so much.
- ★ I attended the seminar on "end of life planning" and realized that I need to be better prepared in case something should happen.
- ★ The office by the hospital is so close and convenient.
- ★ It sure is nice that all the CU's ATM's are always surcharge free.
- ★ I never know what to buy for gifts, so it's nice that I can get gift cards right here at the CU.
- ★ I love my direct deposit.
- ★ I'm glad my Visa card is now with HealthCare First CU. My interest rate is 9.9%. I checked my other credit cards and couldn't believe how much higher rate I was paying.
- ★ I'm glad that my family was able to join too and take advantage of the convenience and service I get.
- ★ I feel like I'm part of the Credit Union instead of being just a customer.
- ★ I like knowing that my Credit Union won't be sold to an unknown bank.
- ★ We all work in health care so we have something in common.
- ★ I got a discount on my uniforms at Walnut Uniform and Embroidery because I'm a HealthCare First CU member.
- ★ They let me bring my dog in the office and even have a treat for him.
- ★ They have great pens.
- ★ It was nice that my Credit Union was represented at the Breast Cancer Health Fair at my hospital (Conemaugh)
- ★ I know my money is safe. That's all I care about.
- ★ I'm glad they have an office right where I work at Laurel View Village.
- ★ I really had a great time at the 30th Anniversary dinner party.
- ★ I like how easy it is to move money into my daughters account now that she's away at college.
- ★ They make it easy to do my banking.
- ★ They never rush me ... sometimes I go on and on and on.
- ★ I've known the staff for years.
- ★ I like knowing that when I call, I'm going to talk to a "real person".
- ★ I like knowing that my mortgage will be right here in Johnstown PA and not in some other state.
- ★ When I got behind in payments, they worked with me to get caught up.
- ★ It's nice that the drive thru opens at 7:00 am when I'm going to work.

**To Our Staff: The Board and Paula would like to thank you for being so helpful and friendly to our Credit Union Members. You make it all happen!**