

PA HealthCare Credit Union

First Quarter 2006

www.PAHealthCareCU.com

SVH Office

412-749-7099
FAX 412-749-7680
7:00 A.M. – 4:00 P.M.

TMC Office

724-773-8300
FAX 724-773-8303
7:30 A.M. – 4:00 P.M.

Mailing Address

720 Blackburn Road
Sewickley, PA 15143

Join Us: TMC Branch Open House

Wednesday, April 26th
Prizes, Raffles
and Promotions
7:30 A.M. – 4:00 P.M.

NOTICE:

Beginning May 1st,
all requests for account
printouts will be \$1 per page.
In addition, a \$5 transfer
fee will be assessed
to any automatic transfer.

Closings

Memorial Day
May 29th

Independence Day
July 4th



Expanded VISA Check Card

In March, we completed the last part of our expanded VISA Check Card. This part brings “real-time” balance and transaction processing/posting. Now our VISA Check Card functions are the same or better than other bank or credit union debit cards.

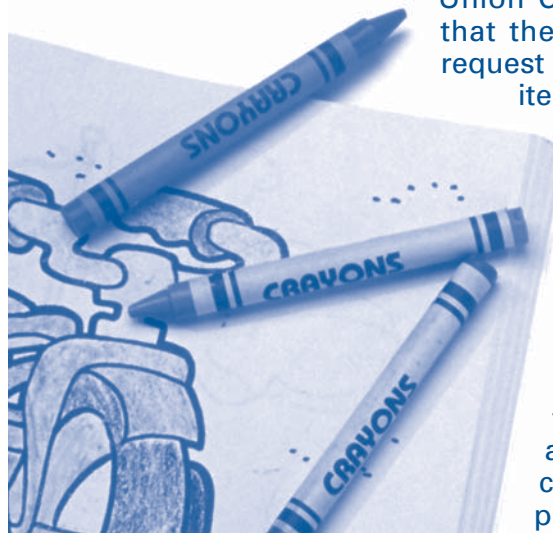
In addition, our VISA Check Card now has surcharge-free access at all Sheetz convenience store locations. Visit our website www.PAHealthCareCU.com for details on the expanded VISA Check Card capabilities and Sheetz and other surcharge free access locations.

TMC Branch Moves

To make way for expansion of some patient areas at TMC, we had to move our branch. We are now located on the 2nd floor near the employee entrance. All contact information will remain the same. You’ll find our new branch has more functionality to better serve our members. Join us all day on Wednesday, April 26th for an open house at our new location. We’ll have raffles, giveaways and special promotions you won’t want to miss.

Super Bowl Victory Brings Crayons to Children’s Hospital

The PA HealthCare Credit Union and the Group Health Credit Union of Seattle engaged in the traditional competitive Super Bowl wager of specialty food items representing each city. However, after the Super Bowl victory, PA HealthCare Credit Union CEO, Paul Fero requested that the wager be changed. The request was to exchange the food items to a cash donation to



“Operation Crayon” at the Children’s Hospital & Medical Center in Seattle. The “Operation Crayon” program buys crayons for children during their stay at the hospital. Group Health Credit Union was more than happy to comply and also began an additional collection to support this program.



Expanded Online Banking Security Features

Coming during the summer months, we will be expanding the security component associated to our online banking

area of our website. The expanded security is referred to as two-factor authentication. What this means is that there will be an additional security prompt or layer in addition to the account number and password combination. This provides even greater security to online banking transactions. We will have additional information available on our website that will walk you through the process for this additional security upgrade. This will be a free enhancement and our home banking will continue to be FREE. Not online yet? You're missing out. Visit our website and sign up today at www.PAHealthCareCU.com

Dividend Rates

Rates for regular and IRA Designated Accounts

<i>First Quarter 2006</i>	APR	APY
Share Draft Checking.....	0.50%	0.50%
Share Savings	1.30%	1.31%
All Clubs	1.00%	1.00%

Money Market

\$500 - \$9,999.99	2.85%	2.89%
\$10,000 - \$24,999.99	2.95%	2.98%
\$25,000 and above.....	3.05%	3.09%

<i>Proposed Second Quarter 2006</i>	APR	APY
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Share Draft Checking.....	0.50%	0.50%
Share Savings	1.30%-1.50%	1.31%-1.51%
All Clubs	1.00%-1.25%	1.00%-1.26%

Money Market

\$500 - \$9,999.99.....	2.85%-3.00%	2.89%-3.03%
\$10,000 - \$24,999.99 ...	2.95%-3.10%	2.98%-3.29%
\$25,000 and above	3.05%-3.20%	3.09%-3.24%

APR= Annual Percentage Rate APY= Annual Percentage Yield

Share Certificates (CDs) also available. Visit www.PAHealthCareCU.com for weekly rates.

Choosing a Primary Financial Institution

What do you need from YOUR Primary Financial Institution (PFI)? Convenience, accessibility, no fees, quality customer service? Not all financial institutions are created equal, so be sure to do a thorough evaluation before you make your decision.

Generally, a PFI is one that can meet your daily money management needs with services which provide convenient access to your funds. These services may include free checking, an ATM or Check card, Internet access to accounts, no service charges and fees, a source of credit for a variety of borrowing needs, and above all, a live person willing to help you when you need it.

Here are a few areas to consider:

- \$ ATM usage** - Some banks will charge fees for each ATM withdrawal, balance check, or if you do not meet certain requirements. Ask for account terms of the ATM card and find the best plan for you.
- \$ Check Writing and Fund Transfers** - Evaluate how many checks you write and how many trips to the ATM you take in one month. Then, find an account that fits your needs.
- \$ Internet Banking** - If you enjoy 24/7 access to your account for paying bills, checking balances or transferring funds, then Internet banking is for you. Ask about fees or other requirements (i.e. excessive minimum balance in your checking account).
- \$ Direct Deposit** - Some financial institutions offer free or lower-cost checking with direct deposit which allows you to access your money immediately, as soon as it is received. Find out if your employer offers Direct Deposit.

Think this is confusing? Well, it doesn't have to be. You have to shop around and understand what is important to you. Stop in the Credit Union where you'll find no fees/charges on core services. We'll even help you compare your current financial institution with our services to see where we can save you money.

Your Credit Union is where you belong!

Gift Cards

Make Super Graduation Gifts!

\$10 - \$500
\$2.50 each