

PA HealthCare Credit Union

First Quarter 2008

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

Notice

Effective May 1, 2008, all new loans will have a \$25 late fee assessed if paid ten days after the due date.

VISA®

Gift Cards Make Great
Graduation Gifts!
Any amount from
\$10 - \$500 for only
\$2.99 each.

Closings

Memorial Day
May 26th

Independence Day
July 4th



Deposit Tax Rebate Checks

Don't forget to deposit your tax rebate and stimulus rebate check into your Credit Union!

As part of the economic stimulus package signed into law in February 2008, the U.S. Treasury will be sending economic stimulus payments (tax rebates) in late spring and early summer to more than 130 million individuals. Information gathered from individual's 2007 tax returns will be used to determine eligibility and amounts.

Therefore, if you didn't need to file a return previously, you may need to file a return even if no payment is necessary so that your information is included for this stimulus payment. Visit the Internal Revenue Service website at www.irs.gov for details.



Spring's Saves & Pays Event

This spring you save and we pay! Imagine not only getting a great rate on an Auto or Home Equity Loan but also \$100 in CASH** to pay for gas or paint or whatever. Now who says money doesn't grow on trees?

AUTOS¹

4.99% APR* 5 Years

5.99% APR* 6 Years

HOME EQUITY²

4.99% APR* 5 Years

5.99% APR* 10 Years

6.49% APR* 15 Years



*APR = Annual Percentage Rate. Rate includes a ¼% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates and your final rate may be higher. Rates are subject to change. ¹Auto Loan rates are for model years 2006, 2007 and 2008. Other rates and terms available. ²Home Equity Loan finance amount is 80% of appraised value. **To qualify for \$100 cash payment, loan financed amount must exceed \$20,000 and loan term must be five years or greater. A separate disclosure must be signed indicating prepayment penalty of \$100 if loan is paid-in-full within one year from date of loan. Limited time offer. Offers may end without notice.

**Super. Great. Fantastic.
Best of All,
FREE.**



That's how you can describe our Checking Account. We are so convinced that you'll love our Checking Account, you can give it a try for yourself for FREE. We'll pay for your first set of 50 basic checks to get you started. You can apply for a FREE VISA® check card

that provides for FREE use of "debit" or "credit" functionality at point-of-sale locations. With a "debit" or PIN based transaction, some merchants provide for cash back availability which saves time from going to an ATM.

We have thousands of surcharge-FREE ATMs available including any PNC Bank ATM, ATMs within the Sheetz convenience stores and ATMs part of the CU\$ network which include other credit unions. We have an ATM locator on our website so you can find the most convenient locations to meet your needs. We also provide for FREE and unlimited access to Saving and Checking Accounts for either deposits, withdraws and transfers.

With the added convenience of FREE home banking and Free online bill payment*, you may access your Credit Union nearly everywhere!

*A nominal charge of \$5.00 is applied for online bill payment for non usage during a calendar month.

Voted #1 Credit Union

That's right! PA HealthCare Credit Union was voted #1 Credit Union in Sewickley by the readers of the Sewickley Herald. But we're also the #1* Credit Union for HealthCare Industry employees, independent contractors, or self-employed persons that work in Pennsylvania. And we're the #2* Credit Union for HealthCare Industry employees in all of the United States! We continue to make our member's financial health better. No better time than now to experience all we have offer. Stop in for additional information or visit us online at www.PAHealthCareCU.com.

* In terms of potential members.



**It Wouldn't Be
Summer Without a
Sequel
Summer Spectacular 2**

.....Stay Tuned

**Watch your mail and
our website for details.**

Dividend Rates

Rates for regular and IRA Designated Accounts

<i>First Quarter 2008</i>	APR	APY
Share Draft Checking (\$1,000 and over)	0.50%	0.50%
Share Savings (\$100 and over)	1.00%	1.00%
All Clubs (\$5 and over)75%	.75%
Money Market		
\$500 - \$9,999.99.....	2.50%	2.52%
\$10,000 - \$24,999.99.....	2.60%	2.63%
\$25,000 and above	2.70%	2.73%

<i>Proposed Second Quarter 2008</i>	APR	APY
Share Draft Checking.....	0.10%-0.50%	0.10%-0.50%
Share Savings	0.50%-1.00%	0.50%-1.00%
All Clubs.....	0.25%-0.75%	0.25%-0.75%
Money Market		
\$500 - \$9,999.99.....	1.00%-2.50%	1.00%-2.52%
\$10,000 - \$24,999.99.....	1.10%-2.60%	1.10%-2.63%
\$25,000 and above	1.20%-2.70%	1.20%-2.70%

APR = Annual Percentage Rate; APY = Annual Percentage Yield

Amounts based on average daily balance over the period. Share Certificates (CDs) also available. Visit www.PAHealthCareCU.com for rates.