

PA HealthCare Credit Union

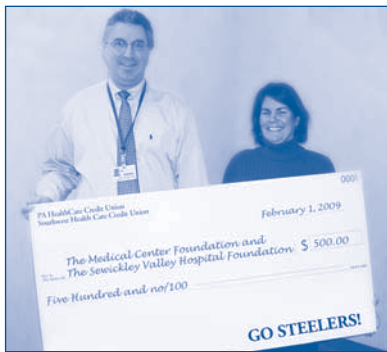
First Quarter 2009

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



A wager between PA HealthCare Credit Union (Pittsburgh) and Southwest Health Care Credit Union (Arizona) was placed for Superbowl XLIII. Because of the Steelers' victory, a donation of \$500 was provided to Heritage Valley Beaver and Heritage Valley Sewickley for community-based health care initiatives. (Pictured left to right are Paul Fero, CEO PA HealthCare Credit Union with Susie Abercrombie, Special Events Coordinator Heritage Valley Health System)

Closings

Memorial Day
May 26th

Independence Day
July 4th



Heartland Security Breach

Heartland Payment Systems, the sixth-largest payment processor in the United States, announced on January 20th its processing systems were breached in 2008 exposing an undetermined number of consumers to potential fraud. This has affected many banks and credit unions across the country. A payment processor is an entity that processes credit and debit card transactions for merchants that ultimately get charged to your account. Think of them as the middle-man between your financial institution and the merchant. Each swipe of a credit or debit card gets processed by a payment processor. Rest assured that this was not a Credit Union security issue.

While it is a huge inconvenience to those affected, for the safety and security of your account, we have blocked and re-issued new credit or debit cards to those affected. This was a huge burden on staff resources and the Credit Union bears all the costs associated with replacing these cards. Please check your mail and activate the new cards when they arrive. This is also another reason why it is important for the Credit Union to have your most recent contact information.



This spring we are kicking off our HUGE Saves & Pays Event. 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.

Home Equity²

4.49% APR¹ 5 Years

5.49% APR¹ 10 Years

5.99% APR¹ 15 Years

Autos¹ 4.49% APR¹ 5 Years • **5.49%** APR¹ 6 Years

¹Auto Loan rates are for model years 2007, 2008 and 2009. ²Home Equity Loan finance amount is 80% of appraised value. Home Equity Loan fees may apply. *To qualify for \$100.00 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. ¹APR = Annual Percentage Rate. Rates include 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 and apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Other rates and terms available. This limited-time offer begins March 1, 2009 and any or all offers may end without notice.

Shared Branching Access Coming Soon!

PA HealthCare Credit Union will begin offering access to the Shared Branching network. This will result in access to over 3,400 credit union branches nationwide with nearly 80 locations in Pennsylvania and over 20 locations in the Pittsburgh area. This will allow you to conduct basic credit union transactions such as deposits, withdrawals and loan payments. In addition, Shared Branching will provide access to cash withdrawal availability and access to Saturday hours, depending on the specific branch location.

Best of all, there is no cost to our members for this expanded service offering!

In conjunction with our VISA® Check Card, with access to all of PNC Bank ATMs and other credit union ATMs via the CU\$ network, your credit union provides all the best conveniences.

Super, Great, Fantastic and 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. Also apply for a FREE VISA® Check Card with FREE use of "debit" or "credit" at point-of-sale locations. With a "debit" (PIN-based transaction), some merchants also provide for cash back availability, saving you 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 includes other credit unions. Visit our ATM locator on our website to find the most convenient locations to meet your needs. We also provide for FREE and unlimited access to Savings and Checking Accounts for deposits, withdrawals and transfers.¹

With the added convenience of FREE Home Banking, FREE Online Bill Payment², and FREE Text Banking you may access your Credit Union nearly everywhere!

¹Automatic transfers made as a result of a debit card transaction will incur a \$5.00 transfer fee. ²A nominal charge of \$5.00 is applied for online bill payment for non-usage during a calendar month.

Dividend Rate Declaration Changing

Dividend rates for our various deposit accounts, excluding share certificates (CDs), have been announced with the effective declaration period of the quarter end. Therefore, you won't know what dividend you'd be receiving until after the quarter ends and wouldn't know what it would be for the upcoming quarter. We are now also declaring our dividends for the upcoming quarter as well. This is something very unique and different for credit unions that declare quarterly dividend, and it is just one more way your Credit Union differentiates itself from others and provides you with better financial information.

It wouldn't be summer without a sequel—

Summer Spectacular 3...

Stay Tuned

Watch your mail and our website for details.



Dividend Rates

Rates for regular and IRA Designated Accounts

<i>First Quarter 2009</i>	APR	APY
Share Draft Checking (\$1,000 and over)	0.10%	0.10%
Share Savings (\$100 and over)	0.75%	0.75%
All Clubs (\$5 and over)	0.50%	0.50%
Money Market		
\$500 - \$9,999.99.....	1.50%	1.51%
\$10,000 - \$24,999.99.....	1.60%	1.61%
\$25,000 and above.....	1.70%	1.71%
<i>Second Quarter 2009</i>	APR	APY
Share Draft Checking (\$1,000 and over).....	0.10%	0.10%
Share Savings (\$100 and over)	0.75%	0.75%
All Clubs (\$5 and over)	0.50%	0.50%
Money Market		
\$500 - \$9,999.99.....	1.50%	1.51%
\$10,000 - \$24,999.99.....	1.60%	1.61%
\$25,000 and above.....	1.70%	1.71%

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.