



*Making Your Financial Health Better*

## ■ This Spring, Clean Out Your Financial Closet

And we don't mean you should throw everything out! When you "clean out your financial closet," you're getting organized. Once you're organized, you'll be able to see your financial picture a little more clearly, and setting financial goals with a viable plan will be a cinch.

- ▶ **Start By Cleaning** - Literally. If you have old receipts and statements lying around, shred them if you don't need them any more. Sort the remaining important financial documents. Keep tax information in one section, important bills in another, etc.
- ▶ **Assess the Damage** - Make a list of all your expenses and one of your income and compare. Are you spending more than you're making? Are you saving too little? Are you just getting by? This comparison list will help you figure out what your big picture looks like.
- ▶ **Take Out the Broom** - Sweep those "extra expenses" off of your list. Figure out a replacement solution (rent movies instead of going to the movies, or borrow DVDs from the library instead of renting) or just cut them out entirely. Do you really need that Blu-Ray player immediately?
- ▶ **Don't Forget Under the Bed** - You might have some financial "surprises" hidden in your credit report. It's a good idea to obtain your credit report once a year and make sure everything is in order. If you closed out one of your credit cards, but it's still showing, have the credit bureau remove it from the report.

Like all cleaning projects, things will only stay clean if you keep up with them. Make sure you re-visit your financial situation on a regular basis so you can stay on track towards your financial goals. And just like your home, clean finances are happy finances.

## ■ Traveling Far and Wide on Your Vacation?

*Take a Credit Union Card With You and Save!*



Plastic cards are usually easier and less expensive to use than travelers' checks, and far safer than carrying lots of cash, wherever you go.

Increased forgery has forced many merchants, especially those in tourist areas, to stop accepting travelers' checks. Some stores and restaurants are installing cash dispensing ATMs to accommodate patrons. Traveling with your credit union ATM, debit, and/or credit cards, and memorizing your PINs

(NEVER keep them in your wallet) will give you 24/7 access to your money.

How do you know which ATMs will accept your credit union plastic card? Just look on the back of your card at all those small logos. Find an ATM machine with any one of those and your card is compatible.

Using an ATM in other countries for local currency is generally far less expensive than going to an "Exchange Window," not to mention much faster than standing in line, and more convenient than adjusting your vacation plans to their limited hours of operation. Your withdrawal in Euro or Yen will be translated into US dollars at more favorable exchange rates, and posted to your account back home.

When traveling outside the U.S., please notify the Credit Union of which countries you will be traveling to and when. This will avoid your card being "rejected" as our card processor will expect to see a number of foreign transactions and that these are not fraudulent.



This spring we are kicking off our SUPER Spring Specials:

### **Autos<sup>1</sup>**

**4.49%** APR<sup>†</sup> 5 Years

**5.49%** APR<sup>†</sup> 6 Years

### **Home Equity<sup>2</sup>**

**4.49%** APR<sup>†</sup> 5 Years

**5.49%** APR<sup>†</sup> 10 Years

**5.99%** APR<sup>†</sup> 15 Years

<sup>1</sup>Auto Loan rates are for model years 2008, 2009 and 2010. <sup>2</sup>Home Equity Loan finance amount is 80% of appraised value. Home Equity Loan fees may apply. <sup>†</sup>APR = 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 refinancing fee, if chosen. Other rates and terms are available. This limited-time offer begins March 29, 2010 and any or all offers may change or end without notice.

**Sizzling  
Summer  
Specials**

*Watch your mail and  
our website for details.*

## Five Financial Mistakes to Avoid

We all slip now and then with our money, especially in a tough economy, but be aware of these financial faux pas so you don't end up paying in the long run.

### Don't Forget to Roll Over Your 401(k).

When you leave a job, don't forget about your 401(k). If you don't roll over your funds into a qualified investment vehicle within 60 business days of leaving your job, you could be subject to a 20% income tax and/or a 10% early withdrawal fee. Also, if your previous employer gets into financial trouble, you could lose your 401(k). Keep what's yours by rolling over your money into an Individual Retirement Account with the Credit Union!

### Credit Card Concerns

Many families struggle to make ends meet and often resort to making purchases and payments with credit cards. Even worse, they're only making minimum payments to these high-interest credit cards. When you pay only the minimum balance due, you'll end up paying more in interest, assuming no additional debt is accumulated. Sound familiar? Apply for a Debt Consolidation Loan through the Credit Union. We'll consolidate your high-interest credit cards and give you one low monthly payment.

### Insurance Shortfalls

Make sure to double-check your insurance coverage - health, life, car, etc. According to the US Census Bureau, 47 million Americans are without health insurance, and the number of under-insured Americans increased by 60% between 2003 and 2007. While you may be saving money now, you could be paying much more in an emergency! The Credit Union offers low-cost life insurance and GAP insurance. Ask us for more information.

### Make Punctual Payments

Save money by making prompt payments on loans and credit cards. When you miss or make a late payment, this information gets sent to credit bureaus, making it harder to obtain future financing. With our Online Bill Payment, avoid late fees by setting up one-time or recurring payments on credit cards, loans, and other bills. You can also log in to Online Banking and make payments to credit union accounts with online transfers. Sign up today!

### Use Your Head, Not Your Heart.

Many financial mistakes occur when you purchase or invest from emotion. Whether you financed a big-screen TV you can't afford, made an investment into a friend's "start-up" company, or kept the house in a divorce for "sentimental" reasons, decisions made on emotion may leave you hurting financially in the long run. Give us a call and we'll help you set up a plan so you don't fall into the emotional buying trap.

Source: [www.finance.yahoo.com](http://www.finance.yahoo.com)

## Dividend Rates

Rates for regular and IRA Designated Accounts

First Quarter 2010.....	APR	APY	Second Quarter 2010 .....	APR	APY
Share Draft Checking.....	0.00%	0.00%	Share Draft Checking.....	0.00%	0.00%
Share Savings (\$100 and over).....	0.50%	0.50%	Share Savings (\$100 and over).....	0.50%	0.50%
All Clubs (\$5 and over) .....	0.25%	0.25%	All Clubs (\$5 and over) .....	0.25%	0.25%
Money Market			Money Market		
\$500 - \$9,999.99.....	1.25%	1.26%	\$500 - \$9,999.99.....	1.25%	1.26%
\$10,000 - \$24,999.99 .....	1.35%	1.36%	\$10,000 - \$24,999.99 .....	1.35%	1.36%
\$25,000 and above .....	1.45%	1.46%	\$25,000 and above .....	1.45%	1.46%

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](http://www.PAHealthCareCU.com) for rates.

## Holiday Closings

Memorial Day

May 31st

Fourth of July (observed)

July 5th

## VISA® Gift Cards Make Great Gifts



Need a graduation or wedding gift? PA HealthCare CU has the perfect present for any occasion! VISA® Gift Cards are available to our members and you can choose any amount from W\$10 to \$500.

The cost of each card is the face value plus \$2.99.



**CU SERVICE CENTERS**  
The Member-Friendly Financial Network

Visit our website at [www.PAHealthCareCU.com](http://www.PAHealthCareCU.com) for answers to frequently asked questions and locations.

## VISA® Card Information

Available 24 Hours

1-800-433-0505

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



## Contact Information

### Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

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

### HVS Office

412-749-7099 • FAX 412-749-7680

7:00 A.M. – 4:00 P.M.

### HVB Office

724-773-8300 • FAX 724-773-8303

7:30 A.M. – 4:00 P.M.