



## Making Your Financial Health Better

### Your High Tech Credit Union Corner

#### Mobile Banking

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

You can now access our mobile website on your web-enabled phone for FREE\*.

\* Free for members, however your wireless carrier may charge you a fee for mobile webpage content and/or data usage rates would apply, if applicable to your individual wireless plan.

#### Text Banking

Want a quick BAL on your accounts? Just send a text. Sign-up your mobile phone for our text banking on our home banking page and you are ready to go.

#### Get E-statements

Get the safety and security of E-statements delivered via our secure home banking. E-statements are stored for 18 months. Get yours today by signing up within home banking.

#### Secure Message Center

Utilize the secure message center inside our home banking system. Have a question about a transaction, or want to make a change to your payroll deduction? You may do this by sending a secure message. Your account number login is used to determine who you are so we know that it's you making the request.

#### Auto Transfers

Within home banking, you can set up automatic transfers from within your account. For example, you may have your net payroll directly deposited into your checking account so you can easily set up an automatic transfer into your savings. You can also select and change amounts and adjust the frequency to one of a number of the pre-selected choices. Just set it up and let technology do the work.

#### Account Alerts

Within home banking, you can set account alerts for your balance, check number transaction item or schedule loan payment due date reminders. Alerts can be sent via an email address or as a text message to your mobile phone.

#### Real-time Transfers

Transfers made from savings to checking through home banking are available immediately. You can check your balance and transfer funds while standing in line at the store. When you swipe your debit card, funds are there.

#### Pending Transactions

New within home banking, is the ability to see what POS transactions are pending to post to your account. These transactions make up the difference between your account balance and available balance. Now when you scroll over the hyperlink on the available balance, a list of pending transactions and amounts are shown along with release dates.



### Local Service, Nation-Wide Access

You already know that your Credit Union membership means friendly, reliable service when you're close to home. But did you know that wherever your travels take you around the country, you can access your existing accounts and receive the personal service you've come to expect?

Through the Shared Branching program, hundreds of credit unions nationwide offer many member services at thousands of participating branches. You can make a deposit in Delaware or pay your car loan in Montana just as easily as you can in your hometown.

Getting ready for a trip or an out-of-area move? Find a listing of the credit unions participating in Shared Branching at [www.cuservicecenter.com](http://www.cuservicecenter.com) directly or through our homepage at [www.PAHealthCareCU.com](http://www.PAHealthCareCU.com) on the bottom under Credit Union Service Centers by clicking on Locations tab. Or locate a branch on the go with the free iPhone app Find Branch or through our mobile website at [www.PAHealthCareCU.com/mobile](http://www.PAHealthCareCU.com/mobile) with a link to shared branching locations.

With Our Summer Loan Sale  
**Everybody Wins!**



**This summer, focus on fun.**

*Watch your mail and our website for details!*

## Update Account Info with Cell Phone Numbers for Best Security

As Spring cleaning begins, add the Credit Union to your list. Over the years, things have changed. You may have changed or dropped your home phone completely. Make sure the Credit Union has your cell phone number. Providing your cell phone number also makes it easier to add it as your primary phone number in case of fraud alerts for debit or credit cards. Based on your card activity, sudden changes to the activity create an alert and notification by our debit and credit card processor. By providing your cell phone as the primary contact number, our processor will be able to review your activity instantly. If they can't get a hold of you and/or if we can't get a hold you, your card may be temporarily blocked. This may become inconvenient if you are travelling or away on vacation.



## Ease of Using Shared Branching



Shared branching makes accessing your Credit Union safe and easy while you're traveling. Just walk into a local credit union in the Shared Branching Credit Union Service Center network, and their member service Representatives will help you with the same trusted service you receive at PA HealthCare Credit Union. All you have to do is provide your nine digit member account number found on the top of your statement. This is also the account number you use to login into home banking. All your sub-accounts such as your money market and checking account are tied into your regular share account number. If you have any questions just give us a call.

## Dividend Rates

Rates for regular and IRA designated accounts.

First Quarter 2011	APR	APY	Second Quarter 2011	APR	APY
Share Draft Checking	0.00%	0.00%	Share Draft Checking	0.00%	0.00%
Share Savings (\$100 and over)	0.25%	0.25%	Share Savings (\$100 and over)	0.25%	0.25%
All Clubs (\$5 and over)	0.10%	0.10%	All Clubs (\$5 and over)	0.10%	0.10%
Money Market			Money Market		
\$500 - \$9,999.99	0.50%	0.50%	\$500 - \$9,999.99	0.50%	0.50%
\$10,000 - \$24,999.99	0.60%	0.60%	\$10,000 - \$24,999.99	0.60%	0.60%
\$25,000 and above	0.70%	0.70%	\$25,000 and above	0.70%	0.70%

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

## Holiday Closings

Memorial Day

May 30th

Independence Day

July 4th

## 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 \$10 to \$500.

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

## Notice

American Express Traveler Checks will be discontinued as of April 29th. Hurry to pick up yours while they last.

## 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.