

PA HealthCare Credit Union

Second 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

Newly Elected Board Officers

Barbara Eberle
Chairperson

Terry Biss
Vice Chairman/Treasurer

Joyce Helsing
Secretary

**PA HealthCare Credit
Union wishes to extend its
appreciation to the following
individuals for their dedicated
years of service.**

Shirley Hites – 8 years
Paula Waldron – 7 years
Paul Fero – 5 years
Michelle Fox – 5 years
Janice Stepanian – 3 years
Christine Gilbert – 2 years

Closings

Independence Day
July 4th

Labor Day
September 1st

Columbus Day
October 13th



Summer Spectacular Loan Special

5.99% APR*
12-month term

6.99% APR*
18-month term

7.99% APR*
24-month term

This summer you can embark on a journey to your dreams with our Summer Spectacular Loan Special. For the entire summer, our unsecured loans have a special rates and terms. These loans can be used for anything, whether it's a vacation, a house project or back to school. Pick up a flyer with mini application at either branch or apply online today!

*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. Offer may end without notice. Qualifying amount based on gross income and credit worthiness and any outstanding, unsecured loan balance.

Important Notice

Beginning September 1, 2008, our VISA® Check/Debit Card will begin to post VISA®'s 1.0% fee assessed only on international transactions when a currency conversion occurs. VISA® will now impose a 0.8% fee on foreign transaction where a currency conversion is not performed.

Coming August 2008...

Let the countdown begin

8.8.8

**for our Crazy 8s special!
Beginning on
08-08-08 at 08:08:08**

Visit our website for the
countdown to this insane special.
Watch your mail and our
website for details.

Christmas Club Notice

Our Christmas Club will now offer you a choice of receiving a check or transfer to your Checking Account. To choose one of these two options, please notify the Credit Union by the end of September. If you do not select either option, we will transfer the balance to your Regular Share Savings Account on October 1st. Once deposited into your savings, you may withdraw funds in whole or partially at any time.

Your Credit Union Gives Back

All great organizations provide an opportunity to give back to areas where they benefit. This year our CEO, Paul Fero, again donated his culinary skills to benefit Have A Heart at both SVH and TMC during the Credit Union's Annual Meeting Silent Auction.

This year the Credit Union is also a corporate sponsor of the Ladies Classic which benefits Sewickley Valley Hospital's new infant security system.

We continue with our third year of corporate sponsorship of the Tito Francona Event, benefiting The Medical Center at Beaver's cardiology and oncology areas.

To celebrate the Pittsburgh Penguins cross-state rivalry with the Philadelphia Flyers, the Credit Union entered a friendly wager with CU ink, one of the Credit Union's marketing partners based just outside of Philadelphia, to benefit Sewickley Valley Hospital new infant security system. We matched the winning wager to add to the donation.



Pictured from left to right: Paul Fero, CEO PA HealthCare Credit Union and Susie Abercrombie, Heritage Valley Health System Special Events Coordinator

Website Wins Award

Our website received an Honorable Mention (2nd Place) award for the website category during the annual Pennsylvania Credit Union Association communication award contest. The website placed in the \$20 million - \$100 million asset category. Our website not only offers easy-to-use navigation, but also provides a variety of information and member education items. Check it out for yourself and click on over to www.PAHealthCareCU.com.

Don't Forget to R.A.F.T.!

When PA HealthCare Credit Union members Refer a Friend Today (R.A.F.T.), everyone wins! You already know about all the great products and services we offer; why not get paid for sharing the credit union difference with those you love? Family members and co-workers are all eligible to join. As a reward, we'll deposit \$10 into your account when your family member or co-worker opens an account with us. Even better, your referred family member or co-worker will also receive \$10. It pays to be a member of the Credit Union. This is a limited time offer! Visit our website or branch locations for R.A.F.T. forms and details.

Dividend Rates

Rates for regular and IRA Designated Accounts

<i>Second Quarter 2008</i>	APR	APY
Share Draft Checking (\$1,000 and over)	0.25%	0.25%
Share Savings (\$100 and over)	0.85%	0.85%
All Clubs (\$5 and over)	0.60%	0.60%
Money Market		
\$500 - \$9,999.99	1.80%	1.81%
\$10,000 - \$24,999.99	1.90%	1.91%
\$25,000 and above	2.00%	2.02%

<i>Proposed Third Quarter 2008</i>	APR	APY
Share Draft Checking	0.10%-0.25%	0.10%-0.25%
Share Savings	0.50%-0.85%	0.50%-0.85%
All Clubs	0.25%-0.60%	0.25%-0.60%
Money Market		
\$500 - \$9,999.99	1.00%-1.80%	1.01%-1.81%
\$10,000 - \$24,999.99	1.10%-1.90%	1.11%-1.91%
\$25,000 and above	1.20%-2.00%	1.21%-2.02%

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.