

PA HealthCare Credit Union

Second 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

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 – 9 years
Paula Waldron – 8 years
Paul Fero – 6 years
Michelle Fox – 6 years
Janice Stepanian – 4 years
Christine Gilbert – 3 years

Closings

Independence Day
July 3rd (*observed*)

Labor Day
September 7th



Shared Branching Access Is Here!

The Credit Union is now part of the Shared Branching network. This will result in access to over 3,400 credit union branches nationwide, nearly 80 locations in Pennsylvania and over 20 locations in the Pittsburgh area. This will permit you to conduct some basic credit union transactions such as make deposits, withdrawals and loan payments. In addition, this will provide access to cash withdrawal availability as well as access to Saturday hours. And better yet, there is no cost to our members for this expanded service offering. Visit our website at www.PAHealthCareCU.com for details and link to locations.

Your Credit Union Gives Back, Again

As the economy slows donations typically drop off but once again, your Credit Union steps up. 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.

The Steelers Super Bowl victory provided an opportunity for the Credit Union along with Southwest Health Care Credit Union to have a friendly wager that provided for each of us to contribute to the Heritage Valley Sewickley and Heritage Valley Beaver community health initiatives.

We renewed our friendly wager with CU ink, one of the Credit Union's marketing partners based just outside of Philadelphia, during the Pittsburgh Penguins and the Philadelphia Flyers playoff series, providing for each of us to contribute to the Heritage Valley Sewickley and Heritage Valley Beaver community health initiatives.

The Credit Union is also a corporate sponsor of the Ladies Classic which will benefit a new treatment room in the emergency department at Heritage Valley Sewickley. We continue with our third year of corporate sponsorship of the Tito Francona event which benefits the cardiology and oncology areas of Heritage Valley Beaver.



Pictured left to right, Paul Fero, CEO PA HealthCare Credit Union and Susie Abercrombie, Special Events Coordinator Heritage Valley Health System, photo by Shirley Hites.

The Whole 9 Yards Coming 09.09.09

Watch your mail and our website for details.

Financing Higher Education

So your teen is headed to college in a couple months. The deposit has been sent. You checked out the list of textbooks needed and purchased a student meal plan that will, hopefully, get your teen through the semester. You're ready to see them off!

Then the tuition bill comes in. Where did all these extra charges come from? Your teen hasn't even started classes and you're being billed! Panic sets in when you realize that you have no idea how you're going to pay for it all. Don't worry. Your credit union has you covered so you can stop stressing about paying for college and focus on education.

Student Loans:

Along with the state, we offer subsidized and unsubsidized Student Loans. Financing through the Credit Union gives you low rates and a variety of payment options. Just remember to use our Lender Code - 834065 - when filling out the FAFSA (Free Application for Federal Student Aid)!

Personal Loans:

Use the money from a Personal Loan to pay for everything from books to housing to tuition and more. Rates at the Credit Union are generally lower than loan rates at banks and other financial institutions, and we have a variety of terms and payment options available.

Home Equity Loans:

Use the equity in your home to pay for higher education. Your payments may be tax deductible,* so you'll be saving extra cash! Our rates are low, and you can borrow up to 80% of your home's equity.

Your credit union keeps your stress low when it comes to financing higher education. Visit us online at www.PAHealthCareCU.com or call us today.

**Consult your tax professional about potential tax benefits.*

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.

Celebrate summer with PA HealthCare Credit Union!

With these spectacular loan rates from PA HealthCare Credit Union, you'll be building memories this summer:

5.99% APR* 12-month term
6.99% APR* 18-month term
7.99% APR* 24-month term

Minimum \$500** • Maximum \$10,000**



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

Dividend Rates

Rates for regular and IRA Designated Accounts

<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%

<i>Third 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.