

# PA HealthCare Credit Union

Third Quarter 2008

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

## NOTICE

Keep your account from becoming dormant and assessed a fee. Make a deposit. Think of it as a holiday gift to yourself.

## Closings

**Columbus Day**  
October 13th

**Veteran's Day**  
November 11th

**Thanksgiving**  
November 27th

**Christmas Eve**  
December 24th @ 12 noon

**Christmas Day**  
December 25th

**New Year's Eve**  
December 31st @ 12 noon

**New Year's Day**  
January 1st



## Rest Assured

It was just this time last year when it seems as if the turmoil of the financial markets, the credit crisis, and sub-prime lending crisis reminded you of the movie Groundhog Day, where the events seem to repeat themselves day in and day out. Your Credit Union has taken positive steps over the past few years to avoid the turmoil that has occurred at other financial institutions.

PA HealthCare Credit Union remains a strong financial institution, and a measurement of that strength is measured by our Capital Ratio, placed at over thirteen. At that rating, we are over twice the limit that our state and federal regulators begin to be concerned. As a result of our strong position, we are able to continue to provide great rates on savings and loan products to meet the needs of our members.

You can rest assured that your savings is federally insured to at least \$100,000 and backed by the full faith and the credit of the United States Government by the National Credit Union Administration (NCUA), a U.S. federal government agency. The NCUA insures credit unions, whereas the Federal Deposit Insurance Corporation (FDIC) insures banks. The insurance coverages and limits are similar between the two organizations.

Any questions about how your savings are insured by the NCUA may be answered at each branch location, and pamphlets on insurance coverage of accounts may be picked up or mailed. Also available on our website under Member Service\Member Education are links to the NCUA website that covers consumer's questions regarding insurance coverages, or you may visit the NCUA directly at [www.ncua.gov](http://www.ncua.gov).



## Holiday Cheer

### Starts with Low Holiday Loan Rates

12 months at **4.99%** APR\*

18 months at **5.99%** APR\*

24 months at **6.99%** APR\*

\*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 based on credit worthiness. 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.

## Text Banking is Here

PA HealthCare Credit Union now offers this new and FREE service – Text Banking! “Text banking” is the latest technological advance in personal banking. With more and more people using text messages to communicate, it was only a matter of time before the financial industry got on board.

It’s cool and it’s easy! Text Banking allows you to check balances, transfer funds and more. See the enclosed insert for more information, and sign up through our Home Banking site and by clicking the “TXT Banking” button. (Your phone provider may charge a fee for text usage.)



## Home Banking Improvements

Our Home Banking system continues to get better and better. With Home Banking, you can now set up alerts for account balances, transactions, check numbers, and loan payment deadlines. Click on the “Account Alerts” button within Home Banking to have your alerts sent as an e-mail or as a text message.

In addition to Account Alerts, our Home Banking account information now conforms to the latest software versions of Intuit’s Quicken program. Managing your credit union finances is now even easier!

Account Alerts and Quicken compatibility, just another way that PA HealthCare Credit Union makes personal banking easier and more convenient.

## Coming for 2009

**Bigger...Better...More Specials.**  
Stay tuned...



## Christmas Club Distributions

If you did not notify us to have your Christmas Club funds either mailed as a check or transferred to your Credit Union Checking Account, the balance was transferred to your Regular Share Savings Account the week of October 1st. You may withdraw these funds at anytime in whole or in part.



## Gift Cards

*Make Great Holiday Gifts*

Any amount from \$10.00 - \$500.00 for only \$2.99 each.



## Dividend Rates

*Rates for regular and IRA Designated Accounts*

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

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.