

PA HealthCare

Credit Union

Third 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

Board Update

Barbara Eberle, *Chairperson*

Terry Biss, *Vice Chair & Treasurer*

Linda Homyk, *Secretary*

David Deasy, *Director*

Marlene Koledin, *Director*

John Knallay, *Director*

Linda Schaefer, *Director*

Closings

Columbus Day

October 12th

Veteran's Day

November 11th

Thanksgiving

November 26th

Christmas Eve

December 24th @ 12 noon

Christmas Day

December 25th

New Year's Eve

December 31st @ 12 noon

New Year's Day

January 1st

Rewards Program Begins and it's FREE

Our Credit and Debit Cards will now have a rewards program called Scorecard associated to them. Those that have the cards are automatically enrolled in this FREE program.

The program begins October 1st, just in time for the holidays. Information on the program and details of how points are accumulated and redeemed will be mailed to current card holders. A link to the rewards website is included within Home Banking. "Households" will be able to accumulate points together to earn rewards faster.

Additional reward points are available for using various products and services within the Credit Union and will include promotional bonus point options as well. There's no better time than now to fully utilize PA HealthCare Credit Union for ALL of your financial needs.

E-statements are Here

Have the convenience of your account statements available within Home Banking. E-statements are also archived within Home Banking for 18 months. Not only are you doing your part to save the environment, but you will also help us, too. Sign up for E-statements online via Home Banking.

Enroll for E-statements by 12/31/2009 and earn 500 bonus points for your Scorecard rewards account.*

**Must have a credit or debit card to be enrolled in Scorecard.*

Bill Pay Enhancement

PA HealthCare Credit Union's Bill Pay service is being enhanced. We're adding some features to make your online bill payment experience even better.

Not using Bill Pay yet? What are you waiting for? Bill Pay is a service that we offer to our members in order to make bill payment easy and convenient. You can pay bills online, any time, anywhere you have Internet access. Log on to www.PAHealthCareCU.com to view an online demo or to set up your account.



VISA® Gift Cards Make Great Holiday Gifts

Choose any amount from \$10 - \$500

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

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 any time in whole or in part.



Don't Be a Scrooge This Holiday Season

Do your high interest credit cards have you feeling like Scrooge this holiday season?

Fight the bah-humbugs with a Christmas Club Account at PA HealthCare Credit Union.



Start saving today, as much or as little as you want, whenever you want. We'll transfer your funds into your Checking or Savings Account, or you can receive a check right before the shopping season begins. You'll be so happy to pay for your purchases in cash that you'll be spreading holiday cheer wherever you go!

If you have a Christmas Club Account somewhere else, compare our rates to theirs. You'll soon make the switch to PA HealthCare Credit Union!

Coming January 2010

First and Ten...

Stay tuned!

Holiday Loans

12-month term **5.99%** APR*

18-month term **6.99%** APR*

24-month term **7.99%** APR*

Minimum \$500** - Maximum \$10,000**



*APR = Annual Percentage Rate. Rate includes a ¼% discount when payroll deduction or automatic transfer option is chosen. Rates listed are "as low as" rates and your final rate may be higher based on credit worthiness and debt to income. **Qualifying amount based on gross income, credit worthiness and any outstanding unsecured loan balance. Rates are subject to change. Limited time offer and offer may end without notice.

Dividend Rates

Rates for regular and IRA Designated Accounts

| Third Quarter 2009 | 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% |

| Fourth Quarter 2009 | 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.

