

# PA HealthCare Credit Union

Fourth Quarter 2006

[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

## Time for a Change?

If you are changing your address or name, be sure to notify the Credit Union so that we can keep accurate records.

Especially in the case of an address change, statements and other important Credit Union communication can be returned without your proper information. This is a serious concern for both you and the Credit Union, as it is costly and may cause us to lose permanent contact with you. A \$5.00 fee will be charged for returned mail. Call the Credit Union office if you have further questions about changing your account information.

## Closings

New Years Day  
January 1st

Martin Luther King Day  
January 15th

President's Day  
February 19th



## It's Not Too Late for Your IRA

You can still make an Individual Retirement Account (IRA) contribution for the 2006 tax year. What a great way to save on your taxes and save for retirement! Your Credit Union has Traditional and ROTH Individual Retirement Accounts available. We can also help you save for college expenses with the Coverdell Education Account. We have plenty of savings options to meet your needs and great rates to go with them. Stop by the Credit Union today to discuss your long term goals.

## Direct Deposit Your 2007 Tax Refund

Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait around for your refund check to be mailed when you can start spending (or saving!) right away?

According to the IRS, a refund check is issued to you within six to eight weeks of filing a paper return. By choosing to directly deposit your paper-filed refund, it will be received in five to six weeks. If you choose to E-file AND choose direct deposit for your refund, you should receive it within 14 days!

To have your tax refund directly deposited into your Credit Union account, simply provide your tax preparer with your account number and our routing number, #243384910. Your Savings Account number is 9 digits in length and your Checking Account Number has extra digit at the end of your account number (10 digits) and is located in the middle of the string of numbers on the bottom of your check. Not sure what your account number is? Just call the Credit Union and we can help.

If you choose to E-file, you can always check the status of your refund online at [www.irs.gov](http://www.irs.gov). To do so, you will need your Social Security number and your filing status. Also, remember to keep your year-end credit union statement and 1099 for tax reporting purposes!

 **Coming  
February  
2007...**

**"WE LOVE YOU"  
SPECIAL!!**

Stay tuned; watch your mail and  
our website for details!





## Sending Someone Off to College?

Know someone completing college admissions forms? Don't forget to have them sign up for all for the products and services your Credit Union has to offer. We

offer FREE Checking with FREE VISA Check Card, FREE choice of either Debit or Credit transactions, expanded surcharge-free ATM access at any PNC Bank ATM, CU\$ Credit Union ATM network, and ATM's within Sheetz convenience stores. In addition, we have FREE Home Banking and FREE On-line Bill Pay. We also provide AES/PHEAA Student Loans and Plus Loans for parents. We can set-up a VISA credit card with a low rate of 9.90% APR\* and a 25-day grace period. Don't forget to take your Credit Union with you to college!

\*APR = Annual Percentage Rate.

## Don't be in a Bind Next Year

There's no better time to plan for next year's holiday season than today with a Christmas Club Account. Take the surprise out of the where the money is going to come from by setting up a Direct Deposit transfer or Payroll Deduction!

## Dividend Rates

Rates for regular and IRA Designated Accounts

Fourth Quarter 2006	APR	APY
Share Draft Checking (\$1,000 and over) .....	0.50%	0.50%
Share Savings (\$100 and over).....	1.30%	1.31%
All Clubs (\$5 and over) .....	1.00%	1.00%
Money Market		
\$500 - \$9,999.99 .....	2.85%	2.89%
\$10,000 - \$24,999.99 .....	2.95%	2.98%
\$25,000 and above.....	3.05%	3.09%

Proposed First Quarter 2007	APR	APY
Share Draft Checking.....	0.50%	0.50%
Share Savings .....	1.30%-1.50%	1.31%-1.51%
All Clubs .....	1.00%-1.25%	1.00%-1.26%
Money Market		
\$500 - \$9,999.99 .....	2.85%-3.00%	2.89%-3.03%
\$10,000 - \$24,999.99 .....	2.95%-3.10%	2.98%-3.29%
\$25,000 and above.....	3.05%-3.20%	3.09%-3.24%

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.

## Bill Consolidation Loan Special

12 months **6.99% APR\*** 18 months **7.99% APR\***

\*APR = Annual Percentage Rate. Our Bill Consolidation Loan Special takes 1% off of our Regular Unsecured Loan rate. Loan proceeds are sent directly to the creditor and with an account closure letter. Rates listed are "as low as" rates and your actual rate may be higher. This is a limited time offer and rates are subject to change without notice.



## New Year's Resolutions

We have your prescription for improving your financial health:

1. Take on at least one new product or service with the Credit Union, such as a Free Checking Account with Free VISA Check Card.
2. Also, take with Free Home Banking and Free Online Bill Pay.
3. Then add one of our Club Accounts such as Christmas, Vacation or Wage Clubs to help budget.
4. For maximum results, add a Money Market or Share Certificate (CD) for improved financial returns
5. Supplement with our VISA Credit Card at 9.90% APR\* and a 25 day grace period.
6. Visit our Member Education area of website for valuable information on Identify Theft and Check Fraud and the Credit Clinic.
7. Consult with one of our Member Service Representatives if you should have any questions or require follow-up
8. Repeat any of the above as necessary.

\* APR = Annual Percentage Rate