



*Making Your Financial Health Better*

## ■ Direct Deposit Your Tax Refund

Having your tax refund directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait 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 direct deposit, your paper-filed refund will be received in five to six weeks. If you choose to E-file AND choose direct deposit for your refund, you'll 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 an 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. Remember to keep your year-end Credit Union statement for tax reporting purposes!

## ■ Individual Retirement Accounts Secure Your Retirement

*If you haven't started an IRA yet, now's the time!*

### *What is an IRA?*

An IRA is an Individual Retirement Account, a savings account specially designed for retirement purposes. Some IRAs carry tax benefits; consult with your tax professional for details.

### *What are the different types of IRAs?*

The Traditional IRA offers tax-deferred earnings and the possibility of tax-deductible contributions. The ability to defer taxes on the earnings, and to make withdrawals in a year when you may be in a lower tax bracket, can mean more after-tax dollars for your retirement.

The Roth IRA offers more incentives for retirement savings. Unlike traditional IRAs, your contributions to a Roth IRA are not tax deductible. The money in your Roth IRA, including earnings, can be withdrawn tax-free assuming you meet the plan's requirements.

The Coverdell Education Savings Account's (ESA) purpose is to help you pay for your child's education expenses, such as tuition, fees, books, supplies, and in some cases, room and board and computers. Coverdell ESAs are not tax deductible but offer the potential for tax-free withdrawals, including earnings.

### *How much can I invest in my IRA?*

The maximum annual contribution amount varies from year-to-year. Deposit up to \$5,000 in a Traditional or Roth IRA for the tax year of 2009. If you're 50 or older, your maximum contribution is \$6,000 for 2009. The most you can contribute to an ESA is \$2,000 annually.

### *Is my IRA protected at the Credit Union?*

Since IRA investments with the Credit Union are insured up to at least \$250,000, you can invest with confidence. Your Credit Union offers IRA Certificates with a variety of rates and terms so visit [www.PAHealthCareCU.com](http://www.PAHealthCareCU.com) for the latest rate information.

# SCORE BIG

## 1<sup>st</sup> and '10 Rate Specials for the month of January

Includes:

- 1 Year Certificate/CD
- 10 Year Certificate/CD
- 1 Year Unsecured Loan
- 10 Year Home Equity Loan



Visit our website for details.  
[www.PAHealthCareCU.com](http://www.PAHealthCareCU.com)

### Coming February 2010



## We Love Our Members

Watch your mail and our website for more details.

## Whole 9 Yards Promotion Reminder

For those that participated in our 09/09/09 Whole 9 Yards Certificate/CD promotion of the 9% Annual Percentage Yield for 99 days, all dividends were posted and the CDs were automatically redeemed upon maturity. Funds were transferred back to your Regular Share Savings Account. This was also communicated in the specific Truth-In-Savings notice at the time of the promotion. Thank you for another successful promotion.

## 2010 Economic and Financial Forecast is Here

The Economic and Financial Forecast for 2010 is now available. Credit Union CEO, Paul Fero, once again hit the mark with his past forecast and presents his new forecast for the economy, as well as interest rates and the stock market. You may also find Mr. Fero's weekly commentary on economic and financial events on our website under Member Service\Weekly Commentary.

## In Memoriam...Joyce Helsing

Joyce Ellen Helsing, 54, of Baden, died September 24, 2009 following a courageous battle with cancer. Joyce was a Board member and Secretary to the Credit Union for over six years. Credit Union CEO, Paul Fero, said, "Joyce was one of the nicest individuals I have ever met and her loss is a true tragedy for all she knew."

She was employed at Heritage Valley Sewickley as a registered nurse. She was also a member of St. John the Baptist Catholic Church in Baden. As part of St. John the Baptist Catholic Church, she was a member and past president of the Christian Mothers, and she was also a member and past president of the Baden Women's Club. Joyce was a founding committee member for the S.V.H. Have A Heart. The Credit Union expresses our deepest condolences to her family, friends and co-workers.



A memorial fund has been established to assist individuals and family members from within the S.V.H. Have A Heart community with financial support in the purchase of medical supplies and wigs for those affected by cancer. Contributions may be made to The Joyce Helsing Memorial Fund, S.V.H.

Have A Heart, c/o Human Resources, 420 Rouser Road, Suite 102, Moon Township, PA 15108.

## Dividend Rates

Rates for regular and IRA Designated Accounts

Fourth Quarter 2009	APR	APY	First Quarter 2010	APR	APY
Share Draft Checking (\$1,000 and over)	0.10%	0.10%	Share Draft Checking (\$1,000 and over)	0.00%	0.00%
Share Savings (\$100 and over)	0.75%	0.75%	Share Savings (\$100 and over)	0.50%	0.50%
All Clubs (\$5 and over)	0.50%	0.50%	All Clubs (\$5 and over)	0.25%	0.25%
Money Market			Money Market		
\$500 - \$9,999.99	1.50%	1.51%	\$500 - \$9,999.99	1.25%	1.26%
\$10,000 - \$24,999.99	1.60%	1.61%	\$10,000 - \$24,999.99	1.35%	1.36%
\$25,000 and above	1.70%	1.71%	\$25,000 and above	1.45%	1.46%

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.



## Holiday Closings

**New Years Day**  
January 1st

**Martin Luther King Jr. Day**  
January 18th

**President's Day**  
February 15th

*New Year's Resolution...*  
 Open CU Checking Account

## Welcome Aboard

Amy Toth  
Member Service Representative

## VISA® Card Information

Available 24 Hours  
1-800-433-0505  
[www.eZCardInfo.com](http://www.eZCardInfo.com)



## Contact Information

### Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

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

### HVS Office

412-749-7099 • FAX 412-749-7680  
7:00 A.M. – 4:00 P.M.

### HVB Office

724-773-8300 • FAX 724-773-8303  
7:30 A.M. – 4:00 P.M.