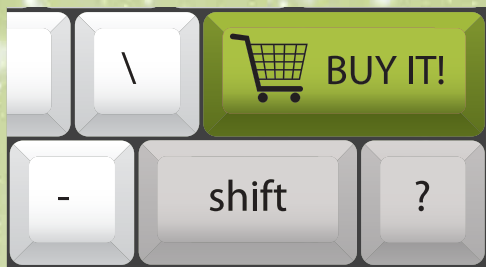




Making Your Financial Health Better

Kick Off 2012 With Our Great Rates



Limited Time
3.12% APR* **4 and 5 Year
Auto or Home Equity Loans**

*APR = Annual Percentage Rate. Rate includes a 1/4% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness and debt to income ratio. Auto Loan amount up to 120% of retail value. Five year auto loans includes model years 2010, 2011, and 2012 and four year auto loans for model years 2008, 2009, 2010, 2011, and 2012. Home Equity Loan to Value (LTV) less than 80%. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins January 1, 2012. Any or all promotional rates, terms or offers are subject to change and/or end without notice.

Limited Time
5.12% APR* **1 Year Unsecured
Personal Loan**

*APR = Annual Percentage Rate. Rate includes a 1/4% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness and debt to income ratio. Other rates and terms available. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins January 1, 2012. Any or all promotional rates, terms or offers are subject to change and/or end without notice.

Quick Loan Application

More information may be required.

Amount Requested: \$ _____

APPLICANT'S NAME		GROSS MONTHLY INCOME*: \$		*Income from alimony, child support, or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
ADDRESS		HOME PHONE NO. ()		EMAIL ADDRESS (OPTIONAL)	
ADDRESS		SOCIAL SECURITY NO.		MORTGAGE/RENT PAYMENT: \$	
EMPLOYER	JOB TITLE OR OCCUPATION	HOW LONG?	BIRTH DATE	HOME/CELL PHONE NO. ()	
BUSINESS ADDRESS (STREET & NO.)		CITY, STATE, ZIP		WORK PHONE NO.	
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP		HOW LONG? <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER	
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		SOCIAL SECURITY NO.	BIRTH DATE	MORTGAGE/RENT PAYMENT: \$	
HOME ADDRESS (STREET AND NO.)		CITY, STATE, ZIP	HOME/CELL PHONE NO.	GROSS MONTHLY INCOME*: \$	
EMPLOYER	BUSINESS ADDRESS (STREET & NO.)	CITY, STATE, ZIP	HOW LONG?	WORK PHONE NO. ()	
APPLICANT'S SIGNATURE	<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.	DATE	CO-APPLICANT'S SIGNATURE	<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.	DATE

X _____ **X** _____
I/We certify everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/We authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you. I/We understand that I/we must update credit information at your request if my/our financial condition changes.

HVS Branch • (412) 749-7099
HVB Branch • (724) 773-8300



APPLY ONLINE TODAY!
www.PAHealthCareCU.com



2012 Economic and Financial Forecast is Here

The Economic and Financial Forecast for 2012 is now available. Credit Union CEO, Paul Fero, once again hit the mark with his past forecast and presents his new forecast on the economy, as well as interest rates and the stock market and even the Presidential election. A must read for 2012. Consistently, one of the most accurate forecasts each of the past five years.

Note: Accuracy based on simple observation of top forecasts from leading economists and the Federal Reserve.

Turn Scorecard Rewards into Cash – Limited Time

Need Cash to pay for the holidays? Up until April 15th you can convert your Scorecard Reward points into cash. Every 5,000 points converts to \$25. Request a Points to Cash form from either branch and get paid.

Share Certificate Terms Changing

Giving the interest rate environment we will be ending certificate maturities greater than five years. For existing CD's maturing with those terms, they will not be renewed and you have the option of selecting a different term available.

Singing the Holiday Bill Blues?



Worried about your credit card debt? Are you hiding those new credit card bills with overwhelming holiday expenses on them? We have all had those days, but instead of running from your credit card woes, why not take charge and consolidate your debt with a credit union credit card?

Other credit cards charge annual fees between \$10-\$30. If you have five of these credit cards, you are paying \$50-\$150 per year to use

these cards when you could be utilizing your credit union credit card which does not charge any annual fee. By eliminating your debt on other cards, you will no longer have to pay the large annual fee they require. Furthermore, other credit cards are notorious for charging exorbitant interest rates, ranging between 18-25%APR while PA Healthcare Credit Union credit cards have an interest rate of 9.90%APR. By consolidating your unsecured debt onto your credit union credit card, you may save an incredible amount of money! Call the credit union today for more details!

Dividend Rates

Rates for regular and IRA designated accounts.

Fourth Quarter 2011	APR	APY	First Quarter 2012	APR	APY
Share Draft Checking	0.00%	0.00%	Share Draft Checking	0.00%	0.00%
Share Savings (\$100 and over)	0.20%	0.20%	Share Savings (\$100 and over)	0.20%	0.20%
All Clubs (\$5 and over)	0.10%	0.10%	All Clubs (\$5 and over)	0.10%	0.10%
Money Market			Money Market		
\$500 - \$9,999.99	0.25%	0.25%	\$500 - \$9,999.99	0.25%	0.25%
\$10,000 - \$24,999.99	0.35%	0.35%	\$10,000 - \$24,999.99	0.35%	0.35%
\$25,000 and above	0.45%	0.45%	\$25,000 and above	0.45%	0.45%

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.

Holiday Closings

Martin Luther King, Jr. Day

January 16th

Presidents' Day

February 20th

Speed Up Your Tax Refund

Choose Free Direct Deposit!

Why wait weeks for your 2011 refund check to be mailed when you can access your funds faster?

According to the IRS, by choosing direct deposit for your e-filed tax return, you'll receive your refund within 14 days! Simply provide your tax preparer with your Credit Union account number and our routing number: 243384910. Your Savings Account number is nine 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 check bottom.

Not sure what your account number is? Just call the Credit Union and we can help!

VISA® Card Information

Available 24 Hours

1-800-433-0505

www.eZCardInfo.com



Contact Information

Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

www.PAHealthCareCU.com
PAHealthCareCU.com/mobile

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.