



"Where Members Mean More"

The credit union movement began with a simple idea - that people could achieve a better standard of living for themselves and others by pooling their savings and making loans to neighbors and co-workers.

March On!

Can you believe March is here already? We made it through the "Snows of February" and that was no easy task. Well, at least there shouldn't be any water shortage this summer . . . all the dams should be replenished.

March is always a month of lots of activity. We're deep into "Lent" which means lots of Fish Frys (can't go wrong with that). The Irish (and those honorary Irish) are getting ready for that big day of celebration on the 17th and don't forget the most important happening in March - **HEALTHCARE FIRST CREDIT UNION'S Annual Meeting** being held on March 18th.

This year, we will be having our Annual Meeting off site at **The Boulevard Grill** on Southmont Blvd, Johnstown starting at 2:00 PM until 5:30 PM. There will be a business meeting including open nominations from the floor to fill 2 Board Positions. (If you would like to submit your name as a candidate for one of these positions, please contact the Board of Directors - % HealthCare First Credit Union - 1152 Franklin St. Johnstown PA 15905 or call and leave a message for them at 814-535-2606. After all names have been accepted, a ballot will be issued for all members to vote. Results will be announced before close of meeting.

Remember, this is YOUR CREDIT UNION. It's your right and privilege to participate! You are the owners of the Credit Union and you need to attend and be heard. Also, your Board of Directors represents you, they are your voice . . . vote for candidates that you feel will run your Credit Union effectively, efficiently, and most importantly, fairly. The membership has made very good choices in leadership over these past 30 years and undoubtedly that will continue into our future.



Of Course, there will be plenty of "munchies" and a lot of great fellowship. Sure hope to see all our members on the 18th!

Members ... We're Listening.

Hopefully, you are aware that over the past year, **HEALTHCARE FIRST CREDIT UNION** has been working to improve communications with the membership. We are not yet where we want to be, but we are a lot better than we used to be ... *and that's encouraging.*

The word is reaching our membership about our **FREE Seminars** and members are coming. Each month the group in attendance is getting bigger and we're seeing new faces too! Since the evening classes have been so well attended, we wondered if we put a seminar on in the early afternoon, could we reach other members that might work evenings, have families to take care of, or members that just don't like to venture out in the evening. Well, we were right ... we did our "Your and Your Credit Score" again but this time we conducted the seminars at 1:00 PM. We had so many sign ups, that we had to put on a second class. *That's fantastic ... we loved it!*

Our next free seminar will be "Identity Theft". It's an important subject and one that many members have been asking information on. With the success of daytime seminars, we will have two seminars available for our members to attend . . . one at 1:30 PM and another one at 6:00 PM. All you need to do to attend one of these classes is to call and pre-register and pick which class fits your schedule. Our speakers for this seminar will be our President/CEO, Paula and Angela, Marketing Executive from the Johnstown Credit Bureau. Don't wait to find out how to protect your identity!



Communications has also improved regarding notifying the membership on the current promotions we are running at your Credit Union. From now until the end of March, we still have two great deals going. Our "Cold Weather/Hot Deal" car loan promotion is going over very well (there are some members driving around in some newer vehicles these days ... and with the weather we've been having lately, hopefully they are the 4-wheel type). Our "Create Your Own Loan" to pay off credit card debt is really helping members get out from under the heavy burden of paying high monthly charges to credit card companies while seeing very little of their payment actually effecting the balance (due to the high interest rates on their cards). It's worth a phone call or a trip in to one of our offices and talk to our loan department about this program. Bring in your credit card bills and let them show you what a "huge savings" this program can have for you. Also, you can go on line to this federal web site (www.federalreserve.gov/creditcardcalculator) to find out how much and how long it will take you to pay off your credit card bills via the credit card companies. We are here to help our members and we just hate to see members in credit card trouble" that actually can take a life time to get out of.

So, if you want to keep in touch with your Credit Union and can find out what's happening . . . check out our web page (www.healthcarefirstcu.com), the digital billboard on the Bedford St. Exit, our "monthly" newsletters, drive -thru passouts, and in-office posters.

FINANCIAL TIP

Co-Signing

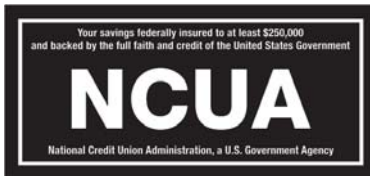
WHAT DOES CO-SIGNING MEAN?

It means you are being asked to guarantee another person's debt.

- If the borrower does not pay the debt, you will have to pay it.
- The loan will be on your credit report and could keep you from getting other credit. (Lenders consider a co-signed loan to be one of your obligations.)
- You are being asked to take a risk that a professional lender won't take. If the borrower met the financial requirements for the loan, a co-signer wouldn't be needed.

WHAT HAPPENS IF THE BORROWER DOESN'T PAY?

- If the original borrower doesn't pay the debt, you will have to!
- You may have to pay up to the full amount of the debt plus late fees and collection costs not just half.
- The creditor may try to collect from you first without trying to collect from the original borrower.
- Studies show that if the original borrower defaults or fails to pay the loan, 3 out of 4 cosigners are asked to pay the debt.



DEBIT CARDS

There is a **\$1,000 daily limit** on purchases and a **\$400 daily limit** on withdrawals. (Friday afternoon to Monday afternoon is considered 1-day)

ATM CARDS

There is a **\$400 daily limit** on ATM card withdrawals at any of "our" ATM machines. Daily limits at "foreign ATM's" might be less.

VISA CARDS

There is a daily limit of **nine transactions** that can be made on a Visa Card per day.

IT'S FOR YOUR PROTECTION

I can see clearly now ...

But, everyone isn't that lucky. Hopefully, you have good eyesight ... but if you don't, you have the ability to see an eye doctor and get glasses if needed. Sadly, that isn't the case for many people throughout the world.

There is one organization that truly helps those that can't afford glasses. It's the Lions Club. Our local West End Chapter distributes "used eyeglass collection boxes" and **HEALTHCARE FIRST CREDIT UNION** has put one of these boxes at the Franklin St. Office. Anyone that would like to donate old pairs of glasses can do so here (or, you can drop them off at any of our other 4 offices and they will get them transferred to the collection box).

All types of glasses are acceptable including children's glass and any type of sunglasses (doesn't have to be the prescription type). They are happy to get eyeglass cases too. Why leave old, unused glasses lying around the house or thrown away. Take just a minute and drop them off at your Credit Union Office. We will be happy to get them to the Lions Club. Your kindness will be very much appreciated.



Our Members work in health care and are dedicated to helping those in need!

You'll see something a little different at HEALTHCARE FIRST CREDIT UNION...

We open early and stay open longer to serve our "health care members" than most other financial institutions. On Martin Luther King Day, President's Day and Veterans Day (all important events) we're OPEN to take care of your financial needs.



Snow-early dismissals and closings ... it's going to be *really, really bad* before we close our doors. After all, our members work in health care - they don't get all these holidays and they can't stay home or leave early when it snows so we try our best to be here for them. (rumor has it - Paula has a dog sled parked behind the building).

A Little ATM Humor:

You go to get a balance inquiry, and instead of printing out a receipt the screen says: "Not worth wasting paper", and ejects your card.