



# MARCH 17, 2009 - ANNUAL MEETING DAY

Our Annual Meeting Day was quite a busy day for all of us and also quite a successful one. Our 341+ visiting members got to enjoy a variety of refreshments and walked away with some nice give-a-ways and prizes. The hit of the day was a "custom-designed" iced sugar cookie (baked for us by our friends at Laurel View Village) to match our new **HEALTHCARE FIRST** Credit Union Logo. It looked great *and tasted even better!* An important part of our day was holding an election for Board of Directors for this year.



CHAIRPERSON, ELAINE



ANNUAL BOOKLET



SPECIAL COOKIE

### Board of Directors for 2009

- |                         |                             |
|-------------------------|-----------------------------|
| <i>Elaine Maher</i>     | <i>Chairperson</i>          |
| <i>Denny Bobroski</i>   | <i>1st Vice Chairperson</i> |
| <i>Dave Kaiser</i>      | <i>2nd Vice Chairperson</i> |
| <i>Amy Noon</i>         | <i>Secretary</i>            |
| <i>John Kaiser</i>      | <i>Assistant Secretary</i>  |
| <i>Denise Weisbrodt</i> | <i>Treasurer</i>            |
| <i>Lary Koval</i>       | <i>Assistant Treasurer</i>  |

It sure was a fun day for staff and members ... If you missed it this year, we hope you'll plan on stopping in next year. You never know what we might have up our sleeve!



PRESIDENT, PAULA



DICE GAME



GOODIE TABLE

### PHOTO I.D. CONTEST

We're excited to announce the winners of our contest (drawing was conducted on our Annual Meeting Day). They are:

- |                            |                           |
|----------------------------|---------------------------|
| <b>MAIN ST. OFFICE</b>     | <b>RICHLAND OFFICE</b>    |
| Mark B.                    | Aaron W.                  |
| Cindy O.                   | Jodie S.                  |
| <b>FRANKLIN ST. OFFICE</b> | <b>DAVIDSVILLE OFFICE</b> |
| Denise T.                  | Betty F.                  |
| Joe S.                     | Muriel R.                 |

Each person won a \$25 Sheetz Card

**CONGRATULATIONS**

### 2009 Supervisory Committee

- Jim Wagner       Barbara Procko       Shelby McHenry

### DID YOU KNOW ...

*During the Great Depression confidence in Banks was at an all time LOW while Credit Unions grew in membership and "trustability". We're starting to see that very same thing now.*

--- NO SURPRISE ---

**EMAIL ... do you have it?** Almost everyone does these days regardless of your age because it's a great way to communicate ... it's quick and doesn't cost anything (like sending a letter - couples days to arrive and 42 cents to mail). **Do we have your email address?** If we do, we can send you advance notice to upcoming promotions and alerts that might be of importance to you.

Give us your email address and ...

**"Let's E-Talk"**



**iBelong™** ...and so do I.  
Encourage your family to join. There's enough savings to go around for all of us!

# Our MEMBERSHIP HAS ITS REWARDS ...



When you belong to **HEALTHCARE FIRST** Credit Union, you belong to an exclusive club of health care employees that work in Cambria, Somerset and Blair Counties. Whether you're a doctor, nurse, therapist, dentist or part of the office staff, housekeeping, maintenance and many others valuable jobs in health care ... you work hard for your income. Your Credit Union pledges to assist you in making good financial decisions today and always.



EXPIRES JUNE 30, 2009

## CAR LOAN DEAL

**HEALTHCARE FIRST** Credit Union - 4.5% CAR LOAN rate is "Sizzling Hot". But it gets even better. Car dealerships **MUST SELL CARS** right now ... **they simply must!** That means they're making unbelievable deals to move cars off their lots. It's the right time to go car shopping!

Low car prices  
Low interest loan rates.

**ITS' A WIN / WIN for you!**



EXPIRES APRIL 30, 2009

## BALANCE TRANSFERS

Tired of paying on your credit card bills and seeing *only a small amount* going towards the balance because of that high interest rate you're paying. Now's the time to transfer all your credit card balances to a **HEALTHCARE FIRST** Credit Union Visa Card.

**Only 3.9% interest rate**  
**and**  
**NO balance transfer fees.**

## ELECTRONIC BILL PAYING



Save time, save money.

Sign up for *Electronic Bill Paying* via the Internet. Avoid the wasted time spent writing out and mailing checks to pay your bills. Payments are received quicker too. It's easy to get started and we're here to help you if you have any questions.

**It's safe, secure and definitely time-savings.**

## PHOTO ID SECURITY



**Identify theft** ... it's something we are all concerned about and should take every precaution possible to protect ourselves.

Let us copy your photo ID so that we can recognize you when you visit any of our location.

**Don't let someone else try to be you!**

## CLUB SAVINGS



Suddenly, you turn around and it's vacation time. **You earned it ... you deserve it.** Hopefully you put some money aside to treat yourself to "some fun" in the sun (or wherever).

Then, before your tan has faded away, Christmas has snuck up on you ... and you worry whether there's anything left in the wallet to go holiday shopping.

**Plan now ... start saving for those special days ahead!**

## E-BANKING



**Time** .. there isn't enough; therefore, we must make the most of what's available. **HEALTHCARE FIRST** Credit Union can help by offering you E-Banking. With a computer and Internet access you can manage your accounts without physically coming in to our office. You can transfer money from one account to another, check balances, even withdraw money and have it mailed to you. If you have direct deposit, you might never come to our office to do banking again.

**(but) Still come to visit!**