



"Where Members Mean More"

THE ECONOMY AND "YOUR FINANCES"

Yes, it sure is a scary time in our lives with all the bad news regarding the economy, financial institutions in need of "bail out monies", the automobile industry struggling to stay afloat, and fears of what our 401K "nest-egg" will be worth when we retire.

How do we handle all this gloomy news from day to day? What should be our next step be to getting back to "good financial health"?

At **HEALTHCARE FIRST** CREDIT UNION, we know our members are searching for answers to many financial questions and we are here to assist you. Our first "Members' Seminar Series" starts on Monday, June 15th at our Franklin St. Office at 6:30 pm. Our topic will be "Plastic Money 101" and our speaker will be our very own CEO, Paula Nihoff. She will explain all the pros, cons, benefits and pitfalls of "using plastic". Naturally, the seminar is free to our members and you can also bring a guest if you wish. The only requirement for attending is that you preregister so that we may plan accordingly.

If you are interested in this seminar, but unable to attend due to other commitments, let us know and we will be happy to make available to you the seminar's Power Point Presentation.

Our goal at **HEALTHCARE FIRST** CREDIT UNION is to be your financial partner. We pledge to keep you informed on the "ever changing" world of finance ... from savings to loans to CD's, from IRA's and 401K's, to retirement planning and even how to make a will. We're here for you ... JUST CALL for help or better yet, attend one of our seminars.

WE WELCOME YOUR IDEAS AND TOPIC SUGGESTIONS FOR FUTURE SEMINARS.

HEALTHCARE FIRST
CREDIT UNION

ATM'S

SURCHARGE FREE to EVERYONE



ATM'S... convenience at a price

Most of us use ATM's from time to time and some of us actually use them quite a bit. The ATM machines look pretty much the same ... but are they really?

Let's look in to this further. First, it's important to know the difference between one ATM machine and another. There's the ATM machine that is owned by the same financial institution that gave you your ATM/ Debit Card, we'll call that a "home machine". Then, there are ATM machines owned by other financial institutions that allow you to use your ATM/ Debit Card in their machine, which we'll call "foreign machines". The difference between these two types of ATM's is in the fees they may charge a person at the time of use.

When you use your ATM/Debit Card in a "home machine" more than likely, no fees apply. If you use that very same card in a "foreign machine", chances are you will pay an "interchange fee" (processing charge) from your financial institutional for using the "foreign machine". The fee typically is between 50 cents to \$1.50. Also, the "foreign machine" may give you a message stating there will be a "surcharge fee" for using this machine and the fee can vary from as low as \$1.00 to as high as \$7.00 depending on who owns the ATM and where it's located. When this happens, it's called "double dipping" and it happens quite frequently.

Now, where does that put you? Do you use your **HEALTHCARE FIRST** CREDIT UNION ATM/Debit Card at our ATM's or do you often use "foreign machines"? First, and most important ... our cardholders never pay any interchange or surcharge fees for using their **HEALTHCARE FIRST** CREDIT UNION ATM/Debit Card in any of our machines no matter how often they use it. We also never charge a "surcharge fee" to any one else using any cards in our machines ... **we're just nice like that!** We also allow members to use their ATM/Debit Card in "foreign machines" up to four times per month before charging an "interchange fee" of 75 cents per transaction.

As a courtesy, most Credit Unions around the country will not charge a surcharge fee for using their machine to a fellow member of a different Credit Union (again, this is why Credit Unions are unique). You can also log on to our website: www.healthcarefirstcu.com and click on the link to find the names and locations of these Credit Unions "surcharge free" ATM's. There's so much to learn about using ATM's and "plastic money" that we highly recommend attending our 1st Seminar - "Plastic Money 101". In today's economy, it's all about trying to make the most of every penny you have.

FLU PANDEMIC

We don't have to tell our members about the health concerns out there right now regarding the flu pandemic . . . as workers in the health care field, you deal with this day in and day out.

At **HEALTHCARE FIRST CREDIT UNION**, we have, excuse the football analogy, gone into a "prevent defense" game plan. We have installed instant hand sanitizers on the walls at our 5 offices for member use, armed our member service representatives with hand sanitizers, gloves and masks (if necessary), and regularly sanitize much of the equipment that is used. If a member thinks they may have the "flu", we recommend the member doesn't attempt to come in to the office to get their banking done. Instead, call us and we'll try to make arrangements to help the member without having to make the trip in to the office.



As we are all aware, money (even though we like it) is a filthy item. Handling money is safe but it's important not to touch your mouth, nose or eyes after you are in contact with it . . . first, do the "hand sanitizer thing", then there is no area for concern.

The flu will come and go (and maybe even make a return visit in the fall) but the need for good germ killing measures will always be here . . . it's just the way it is!

DISCOUNT PROGRAM

We are delighted to announce that we have partnered with *Walnut Uniform and Embroidery* (Franklin St.) so we can help our members obtain discounts on their work uniforms.



It's a simple process . . . all you have to do is tell the staff at Walnut Uniform that you are a **HEALTHCARE FIRST CREDIT UNION** member and after verifying your membership with us, you will get a 10% discount on all your uniforms, shoes and accessories. It's as easy as that! And there's more, you can be set up on payroll deduction and have your uniform charges come directly out of your Credit Union account.

Pass the word on to your coworkers that they too can take advantage of this discount uniform program just by joining the Credit Union. All they have to do is open up an account (only a \$5.00 minimum) and they can become a member and earn uniform discounts . . . not to mention all the other advantages of being a **HEALTHCARE FIRST CREDIT UNION** member. *It's a Win/Win!*

VACATION DISCOUNT PACKAGE

Interested in a Quebec Holiday - December 4-10, 2009?

Highlights .. Montreal, Notre Dame Cathedral, Charlevoix, Baie-Sani-Paul and Old and New Quebec

The Credit Union Complex has partnered with Collette Vacations to offer the membership a special discounted rate for this exciting vacation.

For more information stop in or call any of our five offices.

MARK THIS DATE ON YOUR CALENDAR

OCTOBER 9, 2009

HEALTHCARE FIRST CREDIT UNION

is celebrating its 30TH ANNIVERSARY. WOW ... that's a great accomplishment and it calls for a celebration. So, what are you doing on Friday, October 9th ??? We are going to have a big celebration dinner/party for our MEMBERS. It will be held at Ace's Lounge (Chestnut St., Johnstown), and there will be appetizers, great dinner food, a D.J., prizes, and just a whole lot of fun and socializing. If you attended any of our events in the past, you know what a good time the gang had **and will have again**. For more information, call any office, look for our posters, check out our web site (www.healthcarefirstcu.com) or read our monthly flyers and newsletter. It time to dust off those dancing shoes . . . October will be here before you know it!

Sprint ahead

Waived activation fee on new activations

Waived upgrade fee

10% off

most regularly priced Sprint Nextel Service plans

Additional savings for corporate accounts

For this exclusive discount, tell them you're a **Credit Union Member**

Ask to be attached to the NACUC Corporate ID

new activations call 877.SAVE.4.CU (877.728.3428) visit www.SprintSave4CU.com go to the nearest Sprint store

corporate accounts 800.262.6285 ext. 333

existing Sprint Nextel customers www.sprint-discount.com Under "Company/Organization Name" enter: Credit Union Member

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IDENTITY THEFT

Identity theft is very serious . . . and it's a crime. It occurs when someone uses your personal information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. It can cost you time and money and destroy your credit and ruin your good name.

There are numerous things you can do to try to protect yourself against identity theft. Shred any paperwork that has your personal information on it (especially financial documents). Protect your social security number. Don't carry it with you, don't write it on a check, don't give it out. Don't give out personal information on the phone, mail or Internet. Never click on unsolicited emails. Don't use obvious passwords like your birthday, last four numbers of social security number, or mother's maiden name. Keep personal information in a secure place. If you want more information on ID theft, log on to www.ftc.gov/idtheft ... it's a great source!

To help our members protect themselves from identity theft, there is going to be a "FREE SHREDDING DAY". This is an excellent opportunity for you to get shredding done quickly . . . sometimes our home shredders are just too slow or overheat when you have a lot of documents to destroy.

PROTECT YOURSELF

SHRED / SHRED / SHRED

on JULY 29th - 1 pm to 6 pm

at the **CREDIT UNION COMPLEX**

Richland