

# HEALTHCARE FIRST CREDIT UNION

*"Where Members Mean More"*

**"FRIEND US"  
ON FACEBOOK.COM**

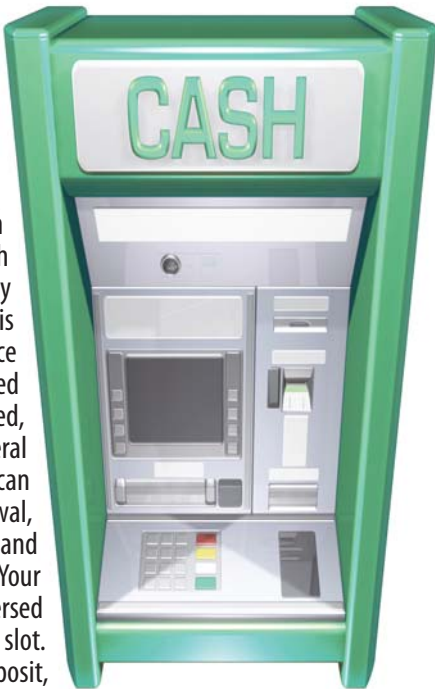
*Did you ever think you would own a business? Well, you do. You and 7,000+ members are the owners of your credit union.*

## Can You Believe It Has Been 40 Years?

Back in 1969, America's first automatic teller machine (ATM) made its debut in Rockville Center, New York. Now, there are over one million ATM's around the world, with a new one added approximately every five minutes.

ATM's are used on an average of eight to ten times a month withdrawing an average of \$60 per transaction. No surprise, Friday's being the busiest day. Also, 43% of customers prefer to receive cash from ATM's regardless of whether or not their financial institution is open or not.

Most people know how to use an ATM. You feed your bankcard (debit card, ATM card or credit card) into the machine which then reads the magnetic strip on the back of the card. It then prompts you to enter your personal identification number (PIN) which provides you security in case your card is lost or stolen. Once your PIN # is entered in and recognized, you will see several selections that you can make (like withdrawal, deposit, transfer and account balance). Your money is dispersed through a feeder slot. If making a deposit, you feed your deposit envelope into the deposit slot. A receipt is printed for you and the ATM retains a record of all transactions and is tied in with your financial institutions computer system. Usually, you are not charged for using an ATM owned by your financial institution, but if you withdraw cash from an ATM that belongs to another bank (called a foreign machine), you most likely will be charged a surcharge fee.



## ATM & Debit Card Safety Tips

### OBSERVE YOUR SURROUNDINGS BEFORE APPROACHING AN ATM

*If anyone or anything seems suspicious, leave the area immediately. If you drive to an ATM, park as close as you can to the machine and check out the entire area from the safety of your car before getting out.*

### ONLY USE ATM'S THAT ARE WELL-LIT AND UNOBSTRUCTED

*Don't use a machine where the area is poorly lit or obstructed from view. If at all possible, after dark, go with another person.*

### BE PREPARED IN ADVANCE

*Know what transactions you are going to make before you go to the ATM, have deposit envelope completed and ready. Make sure you take your card and receipt before you leave the machine.*

### DON'T SPEND A LOT OF TIME AT AN ATM

*Have your card out and ready to use. As soon as your transaction is complete, put your card, money and receipt away and leave the area. Don't count your money while you're at the ATM.*

### ONLY ENTER YOUR PIN NUMBER ONCE

*If you are prompted to enter your PIN number a second time, or if you notice an unusual message on the screen, don't use this machine. Leave and find another ATM.*

### BLOCK THE VIEW OF OTHERS WHEN USING THE ATM

*Shield the keypad when entering your PIN and transaction amount. If someone is crowding you at the ATM, walk away (don't confront them). Also, give people ahead of you "privacy space".*

### CHECK OUT THE MACHINE BEFORE USING IT

*There has been a lot of machine tampering being done called "card skimming". If the ATM seems to have been altered or has an attachment to the card slot or keypad, do not use it.*

### MEMORIZE YOUR PIN NUMBER

*Do not write your PIN number on the card or keep it in your wallet. Also, don't make your PIN number something that would be easy to figure out (like your birthday).*

### DRIVE-THRU ATM SAFETY

- *Keep your doors locked and the motor running.*
- *Leave enough room between your vehicle and others to allow for a quick exit.*
- *Observe the area for suspicious activity before you roll down your window.*
- *Spend as little time as possible at the ATM.*
- *If you notice anyone following you after you leave the ATM, drive to a crowded, well-lit area and call the police.*

### FOR YOUR SAFETY

*If an assailant demands your money... COMPLY. Don't try to be brave, it's not worth it!*

## FINANCIAL TIP

## Plastic Card Tidbits

## DEBIT CARDS

There is a \$1,000 daily limit on purchases, and a \$400 daily limit on withdrawals.

## ATM CARDS

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

## VISA CARDS

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

## ATM SURCHARGE FEES

Our members 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 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. Also, keep this in mind that if you need to withdraw money and you aren't close to one of our ATM's, most merchants that accept debit cards will also offer CASH BACK... and there are no fees involved.

As a courtesy, you will find that most Credit Unions around the country will not charge a surcharge fee to a member of a different Credit Union. You can find a list of these Credit Unions and their locations on our web site: [www.healthcarefirstcu.com](http://www.healthcarefirstcu.com). Click on the links TAB for "surcharge free" ATM's.

*At a Credit Union, your savings account is called "a share account" because it represent shares of ownership.*



We also do balance transfers at a 9.9% APR interest rate with no balance transfer fee and we give up to 1% CASH BACK at the end of each year.

Lions Club Needs  
Your Help

Thanks to all Credit Union members that dropped off their old glasses (and cases) at one of our offices for the Lions Club. So far, we have collected over 60 pairs of glasses and many glass cases. Keep up the good work ... we'll continue to collect them. There's someone out there that will be seeing a little better ... *thanks to you!*

## MARK THIS DAY ON YOUR CALENDAR:

**August 4th - 1:00 PM to 6:00 PM at the Credit Union Complex in Richland**

We have all been hearing about *identity theft* and how important it is to safeguard your personal information. We do a pretty good job of keeping those important documents hidden away in some special place in the house or in a safety deposit box. But, many times we will throw out in the trash those documents we don't need any longer along with all that junk mail we get. After all, it's useless trash... that's why we are throwing it away. Well, it might be garbage to us, but there are people out there that actually want to rummage through your trash to find stuff that has your name, address, social security number or account numbers. Once they have this information, they can start to steal your identity, open accounts in your name, purchase products, and ruin your name and your credit.

So, how can you protect yourself, your identity and your credit. There are many things you can do to protect yourself. For example, don't carry your social security card with you (it could fall into the wrong hands), don't give out personal information or account numbers (unless you have complete confidence in who you are giving it to), don't give out personal information like credit card numbers over cell phones or cordless phones (it can be picked up over the "airwaves"), and don't be naive and think identity theft can't happen to you ... **because it can.**

Safeguard what you need to throw away in the trash by shredding anything that has your personal information on it. Shredding is the first step to protecting yourself. Every household should have a paper shredder (they're actually pretty cheap these days). If you don't have a shredder or if you have "a lot of stuff to shred", then bring it all to the Credit Union Complex on "free shred day" and we'll do the shredding for you in seconds. Whether you do it yourself or we help you do it ... **JUST DO IT ... SHRED IT!**

## SHRED DAY ... COMING IN AUGUST



## IT WAS A B-I-G HIT...

Our May seminar - "E-BANKING SERVICES" was so well received, that we decided to have it again so that more members can take advantage of it.

This seminar gives you a great opportunity to learn and also experience "live demos" of: **E-BANKING, TELEPHONE BANKING, ON-LINE BILL PAY and EZ CARD VISA**

These four services can simplify your life - they truly are "real time savers". The members that attended the May seminar commented that they couldn't believe how easy it is to do, how much banking they can do without coming in to an office and, *that it's very secure*. They were so excited... they were signing up for these services right after the class.

So, here's a "second chance opportunity" to attend this seminar and see for yourself how great these services really are. Just call any office to pre-register (you won't regret it).

**WHEN: Wednesday - June 23rd, 2010**

**WHERE: Franklin St. Office**

**TIMES: 10:00 AM, 2:00 PM & 5:30 PM**

