



HAPPY THANKSGIVING ...

It's a great day to give thanks (unless you're the turkey)

Our offices will be CLOSED on Thursday, Nov. 26th, but OPEN on BLACK FRIDAY, Nov. 27th (just in case you need some more shopping money)



... and a good time was had by all

Hopefully, you were one of the 125+ that attended our 30th Anniversary Dinner/Bash held at Ace's Lounge on Oct 9th. It was so great for the gang to get together like the "good olé days".

As the Credit Union continues to grow and membership boundaries expanded into the entire healthcare field in a three county region, members knowing members becomes more difficult (unlike the early Credit Union days when the membership was all from one hospital . . . everyone knew each other because they worked side by side). But, this growth isn't a bad thing. Growth is exciting . . . and making new relationships is too. Now, members are getting to know each other through Credit Union functions like our Annual Meeting that took place in the Spring, our Anniversary Dinner and our Credit Day "Open House", both held in October. We also do our best to make a visit to one of our Credit Union offices "warm and fuzzy". Members seem to do some chatting and socializing when they pop in.

If, by some chance you didn't know about any of these past Credit Union functions, we apologize and we are doing our best to improve communication to our membership . . . but it's a difficult task. We post notices in all of our offices, we write about them in our monthly news flyers, we post it on our web page and hand out flyers through the drive through windows, but still the word doesn't get out enough. Read more about this issue on the back page article called "**Let's E-Communicate**"



Again, thanks for coming and helping your Credit Union celebrate a very special "30 Years of Success". If you weren't able to attend, you were missed and hopefully we'll see you at the next event. We love doing things with our members ... after all, *they mean more!*

Our Beginning . . .

Having read many articles on how Credit Unions came to be ... this one is worth printing in our newsletter.

The first Credit Union in the United States was started in November of 1908, and the majority of CUs were founded during the Great Depression, despite the banking industry's best efforts to prevent them. During all of that time, life was hard for average working people. Men, women (and children) worked in mills for 10 hours per day, six days a week, and took home one dollar per day. Banks did not make loans to these workers. If you were very prosperous and somehow could get a bank loan, the rates would be sky-high, in some cases 25%. Banks were only interested in commercial lending, just as many still are today. Regular people were simply not able, or could not afford to get loans.

That's the environment in which nearly all Credit Unions were founded. So, the larger picture is that this wild and crazy idea that we could pool our money and make loans to each other, bypassing for-profit banks ... well, it WORKED. The banks HAD to become more competitive in order not to lose ALL their personal business to Credit Unions, and they remain neck-and-neck competitive on rates with Credit Unions to this day.

If Credit Unions did not exist, far fewer people could get loans, and those that did would have to pay far higher rates, thus slowing down our entire economy.

A special thank you to *Morriss Partee from Everything CU Marketing* for writing this article. It says it so simply ... that Credit Unions came into existence to help the working man (and woman) in time of need and *we're still doing it today and will be in the future.*

... Customer Service Humor

I'm not saying that the customer service in my bank is bad, but when I went in the other day and asked the clerk to check my balance, she leaned over and pushed me.

Give us your opinion ...

We would love to know what you think about your Credit Union and we're willing to offer a prize opportunity for your time.

Here's the deal: Just drop us a note or letter telling us what you think about **HEALTHCARE FIRST CREDIT UNION**. Include your name and phone number. Any member that sends in a note will be entered into our prize drawing contest with a chance to **win a 10" mini notebook computer**. *If you include your email address, you'll get entered twice for the drawing.* If you would like to be anonymous, that's okay too, but, unfortunately we can't enter you in the drawing. No limit to the number of times you can give us feedback and be entered in the drawing.

Why are we doing this . . . we need to get this valuable feedback from our membership to find out how we are servicing our members (good or bad). Your input will only make us better.

Send note, letter or emails to: HealthCare First Credit Union
% Nancy
1152 Franklin St.
Johnstown PA 15905
email: nurban12@yahoo.com

You can also put your note in any of our suggestion/feedback boxes located in all of our offices or you can go to our web page (www.healthcarefirstcu.com) and click on our feedback "star" to submit your comments.

In advance, we thank you for your participation. Deadline for contest entries: January 15, 2010 Prize drawing & notification: January 20, 2010

** Note: deadline date is *ONLY FOR THE PRIZE DRAWING* ... We would like to receive comments and feedback from our members *all year long.*

QUESTIONS or COMMENTS Contact: Editor, Nancy
888-296-8728 or nurban12@yahoo.com
www.healthcarefirstcu.com

Let's E-Communicate

Our Credit Union is constantly growing . . . and that's good (no great) news. Our membership is 3-county large and that's a lot of territory to cover. We have over 7,000 members and with all the on line banking opportunities like E-Banking, On-Line Bill Pay and Telephone Banking, members can do much of their banking transactions without having to physically come into a Credit Union office *and that's a great thing*. Unfortunately, there is a down side to this . . . and that's lack of communication with our members. By not seeing and talking to our members on a regular basis, members might not find out about rates, programs, events, seminars, security issues, compromised cards and so on. These are important things . . . things you would want to know about.

So, this is the communication problem we've been talking about and it's one we would love to fix. Can you help? *Yes, you can!* As much as we would love to mail out flyers, bulletins, rate notices, program announcements, seminar information and alerts (to name just a few), the cost is very prohibitive. Just one mailing to 7,000 members would cost over \$2,500 in postages plus the cost to print 7,000 pieces. Multiply that times the many, many communication notices we would need to send, it would cost tens of thousands of dollars which your Credit Union cannot afford (we would rather use that money to better serve our members). But, that still leaves us with this dreaded communication issue.

How can you help? Actually, it's pretty easy. Almost every member uses email and what's great about email . . . *it doesn't cost anything to print, it's FREE to send, and it's QUICK too!* We're aware that members don't like to give out their email address to just anyone because of the amount of "junk mail" they receive. But, **we're not just anyone. We are your financial institution.** The emails you would get from your Credit Union, would NOT BE JUNK MAIL. It would be important information for you, the member. It would be "stuff that you would want to know about". We would protect your email address so that no other person would have access to it and we would put the words "E-Communication from HealthCare First" in the subject line so that you know that it's from us before you open it and that it's not spam. Also, *you can opt out any time by contacting us.* So, why wouldn't you want your Credit Union to have your email address so that we can keep you informed?

Contact us and give us your email address or tell a staff member at your next visit. We just want you to be an "informed member" and this is the best way to communicate. Please, help us do this.

HEALTHCARE FIRST CREDIT UNION Supports Local Hospital

In conjunction with *National Breast Cancer Awareness Month*, Conemaugh Hospital held Health Fairs at the Lee Campus and Memorial Main Campus the last week in October.

HEALTHCARE FIRST CREDIT UNION had a table at these two health fairs and had the opportunity to see and talk to many of our current members who work at these two facilities. It also was a great opportunity to meet with many health care workers that currently do not belong to our Credit Union and tell them about all the advantages and benefits of membership.

Treats and gifts were given out along with our appreciation for the important job you all do every day . . . *you are helping to make a difference.*

MEET OUR
STAFF MEMBER . . .

Gayle



Gayle is the Vice President of Operations of our Credit Union and manages our Richland office. She has worked at the Credit Union since 1987.

Gayle and husband, Paul, have a son and a daughter (living in Johnstown) and four lovely grandchildren. When she is not spending time with "the grand kids", you'll find her working on her needlepoint or quilting.

We're also happy to welcome Gayle back to work. She recently had knee replacement surgery and is coming along nicely. She wanted to pass along her thanks to the staff and members for all their thoughts and well wishes during her recovery.

OPEN HOUSE

International Credit Union Day
and "think pink for a cure" Day



On Oct. 15th, all of our Credit Union Offices had an open house for their members to celebrate *International Credit Union Day* and promote *Breast Cancer Awareness*.

The offices were decked out in pink along with the staff. An assortment of pink goodies were given to members that stopped in. You just couldn't go wrong with



chocolate cover pretzels and strawberry marshmallows, ribbon shaped cookies, mints and M & Ms ... naturally all in pink for the occasion. Members also received a special pink pen along with calendars and shopping bags.

The weather was pretty dreary that day but our members spirits weren't. After all, free food and gifts . . . it just doesn't get better than that! *It's no wonder why Credit Unions have such a great reputation.*

If you think nobody cares if you're alive, try missing a couple of car payments.
— Earl Wilson

H1N1 flu (sometimes called swine flu) is creeping upon us and we need to be on top of information regarding it. Here is a comparison with the normal cold symptoms.

Know the Difference between Cold and H1N1 Flu Symptoms

Symptom	Cold	H1N1 Flu
Fever	Fever is rare with a cold.	Fever is usually present with the flu in up to 80% of all flu cases. A temperature of 100°F or higher for 3 to 4 days is associated with the flu.
Coughing	A hacking, productive (mucus-producing) cough is often present with a cold.	A non-productive (non-mucus producing) cough is usually present with the flu (sometimes referred to as dry cough).
Aches	Slight body aches and pains can be part of a cold.	Severe aches and pains are common with the flu.
Stuffy Nose	Stuffy nose is commonly present with a cold and typically resolves spontaneously within a week.	Stuffy nose is not commonly present with the flu.
Chills	Chills are uncommon with a cold.	60% of people who have the flu experience chills.
Tiredness	Tiredness is fairly mild with a cold.	Tiredness is moderate to severe with the flu.
Sneezing	Sneezing is commonly present with a cold.	Sneezing is not common with the flu.
Sudden Symptoms	Cold symptoms tend to develop over a few days.	The flu has a rapid onset within 3-6 hours. The flu hits hard and includes sudden symptoms like high fever, aches and pains.
Headache	A headache is fairly uncommon with a cold.	A headache is very common with the flu, present in 80% of flu cases.
Sore Throat	Sore throat is commonly present with a cold.	Sore throat is not commonly present with the flu.
Chest Discomfort	Chest discomfort is mild to moderate with a cold.	Chest discomfort is often severe with the flu.

The only way to stop the spread of the epidemic is to spread the awareness!