

SEPTEMBER 30, 2009

QUESTIONS or COMMENTS

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"Where Members Mean More"

OCTOBER is Pretty Special!

So, what's so special about October anyway. Is it that the weather is just perfect, not too hot/not too cold? Is it because the leaves are starting to change colors and it looks just so pretty? Is it because it's football season and we're all pumped up about it? Well, these are all special, but not as special as what's happening at our Credit Union.

First of all, Thursday, October 15th is "**International Credit Union Day**". It's a special day to celebrate the Credit Union experience. More than 177 million people worldwide belong. Anyone belonging to a Credit Union understands what makes Credit Unions different from other financial institutions . . . it's called "membership" . . . and members are "owners". Credit Unions are known for having a comfortable, friendly, helpful atmosphere. It's just different from traditional banking in so many ways.

We're proud of our membership and want to celebrate this special day together.

HEALTHCARE FIRST CREDIT UNION will be holding an "open house" on the 15th at all five locations. All members are invited to stop in for a visit. Bring a guest with you (someone that works in health care) or a family member and, if they join, there will be a special gift for you. *Let's grow our membership* starting on this very special Credit Union Day.

OPEN HOUSE

OCT. 15TH
9 AM - 4 PM
ALL OFFICES

And, there's more October excitement . . .

HEALTHCARE FIRST CREDIT UNION is celebrating its 30th Anniversary. Yes, we've been around a long time and happy to say, we've been very successful. Our Credit Union actually came into existence thanks to the "vision" of a few special people (John Unger, Tom Callahan and John Ellis) who felt that the staff members of Lee Hospital were in need of financial assistance having just experienced the hardship of the '77 Johnstown Flood. They got the process started to form a Credit Union, which actually was first called "L

Credit Union". Our charter was issued in 1979 with John Hoko as its manager. Shortly after that, the name was registered as Lee Hospital Credit Union and in 1983, Paula Nihoff (then it was Paula Speicher) was hired as President/CEO and she's still at the helm). Years later, Lee Hospital was sold to UPMC but the Credit Union name remained. In 2005, UPMC then sold the Lee Hospital Campus to Conemaugh Hospital and the Credit Union applied to change its charter name to **HEALTHCARE FIRST** CREDIT UNION and broaden its membership beyond one hospital to include *anyone working in health care* in the tri-county area (Cambria, Somerset and Blair).

30th ANNIVERSARY BASH

WHEN: OCT 9, 2009
WHERE: ACE'S LOUNGE
CHESTNUT ST.
JOHNSTOWN
TIME: 6:30 PM - APPETIZERS
7:00 PM - DINNER
CASH BAR - D.J. - PRIZES
"LOTS OF FUN"
TICKETS AVAILABLE AT
ANY OFFICE

When we actually started back in 1979, we had one office on the 5th floor of the State Theater building (next to the hospital). Anyone who has been a member since then surely remembers walking up all those stairs to get to our office. I guess we were trying to keep everyone "thin and fit" those days. Our success to date has enabled us to improve our working environment and location. We now have five



offices that we are proud of, a staff of eighteen, 7,000 plus members and assets just under fifty million dollars. It's nice to say that we must be doing something right . . . and, *we have the loyalty of our members to thank*.

This is just a very brief summary of the last 30 years of our Credit Union history. We could go on and on reminiscing . . . but isn't that what parties are for! A chance to "hook up with the old gang" and talk about the good old days. Right? Well, that's our plan. **October 9th, our 30th Anniversary Bash**. Hope to see you all there!

October is also a special health month . . . **It's National Breast Cancer Awareness Month**. In some way, some time, breast cancer will affect your life . . . whether it's yourself, your mom, wife, sister, daughter, relative, friend or co-worker. *Early detection is critical* . . . it's one of the most important ways in treating this disease while it's in the early stages. The sooner it is found, the sooner treatment is started, the better the results. Let's all do our part to keep the awareness of breast cancer and early detection out in the forefront. Remind all the women in your life the importance of mammograms. Just say to them, "you're an important person in my life, that why I'm asking if you've had your mammogram this year. I love you and want you in my life for a long time".

Starting October 1st, **HEALTHCARE FIRST** CREDIT UNION will be supporting "October Breast Cancer Awareness Month" with our "**think pink for a cure**" campaign. Who better than our members know how important this cause is . . . you work with patients every day and you're helping to make a difference and we all owe each and every one of you a great deal of thanks.



Visit any of our offices during October and join in our support of "October Breast Cancer Awareness Month". **We will tie in our National Credit Union Day and "think pink" Day together at our Open House on October 15th . . . stop in!**

Hope to see you all on the 15th . . . and don't forget to wear PINK!

MEET OUR
STAFF MEMBER...

Connie K.

Connie's career with the Credit Union started back in 1988 when we were Lee Hospital Credit Union working out of the State Theater building (up on the 5th floor). She knew every Lee employee by name and they looked forward to doing their "banking" with her. As the Credit Union grew and eventually became HealthCare First Credit Union, Connie remained at the Main St. Office and still knows what's going on at the Lee Campus of Conemaugh Hospital.



Connie and her husband, Jim, have two daughters, four grandchildren and a dog. When Connie's not at work taking care of her members, you'll find her out at craft fairs, working at the church, scrap booking or just having a good time with her Ya Ya sisters... somewhere.

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IT'S Back... THE FLU PANDEMIC

Remember early summer when all you heard about on the news was "flu pandemic". We were also warned that it would be back in the fall and probably even stronger. Well, fall is here and unfortunately the media was correct.

HEALTHCARE FIRST CREDIT UNION has continued with its "prevent defense" game plan. Our offices are armed with hand sanitizers, gloves, even masks if necessary. If a member thinks they may have the "flu", we recommend they don't come into the office to do their banking. Instead, call us and we'll make arrangements to help the member without having to make the trip into the office.

The flu is here, there's not much we can do other than "be vigilant". Wash your hands as often as possible, especially when coming in contact with "germ magnetics like telephones, computer keyboards, door handles, public rest rooms, light switches and yes, m-o-n-e-y".

Let's not panic... let's "just wash".

... And You're Invited

In conjunction with the flu season, three local Credit Unions (HealthCare First, GAP, and Merho) are partnering with Interim HealthCare and setting up a "Members Flu Shot Day" in the lobby at the Richland Credit Union Complex. It will be held on **Friday, October 16th from 10 AM to 3 PM**. The cost will be \$25 per person for the flu vaccine (and \$50 if you're interested in the pneumonia shot). Interim also accepts the following insurances: traditional Medicare, Security Blue, UPMC 4 Life, Advantra Freedom and Gateway Medicare Assured. All others must pay by cash or check made out to Interim HealthCare. You can pick up a form and fill it out in advance (for quicker service) at any of the Credit Union offices or just fill out the form on "shot day". As Benjamin Franklin once said, "an ounce of prevention is worth a pound of cure." Stay healthy... we luv ya!



QUICK PHONE REFERENCE: Franklin St. 814-535-2606 Downtown 814-533-0749 Richland 814-262-8494 Davidsville 814-288-1644 Martinsburg 814-793-4690

What better time than NOW to start saving?



FOOD FOR THOUGHT: Open up a share account for each of your children as soon as you are financially able. Even if you can only put in as little as \$5.00 a month, try to commit to do so... and, you could do it through "direct deposit or payroll deduction"... you wouldn't even miss it. If you start a share account when your child is born, at age 18 (based on today's interest rates), your child would have approximately \$1,400 in their share account when they graduate high school. **That's a pretty nice graduation present.**

UPCOMING SEMINAR

End-of-Life Planning

(How to Make a Will, Power of Attorney, Organizational Tips)

Wed - Oct. 28th 6:00 PM - Franklin St. Office

Conducted by Attorney Pam Mayer

Call or Stop in at any office to pre-register

IF YOU WANT TO RETIRE SOMEDAY, YOU'LL NEED A QUADRUPLE BYPASS:

bypass the sports car dealership, bypass the jewelry store, by pass the travel agency, and bypass the betting parlor.

ICE ... It can save your LIFE

What do we mean "ICE can save your life"? Are we nuts or something. No, not quite. Here's the story and it's a true story at that.

Our Pres, Paula was attending a PA Credit Union Conference at 7-Springs Resort a couple weeks ago. During the closing banquet activities, one of the attendees experienced a massive heart attack. He had no pulse, not breathing, nonresponsive... and the ambulance was 35 minutes away. Luckily for this stricken man, several other attendees were knowledgeable enough (and caring enough) to start CPR. A nurse and EMT, also guests at the Resort, used the Resort's defibrillator until another guest, a doctor, took over emergency treatment.

Now, **here's where the ICE saved the man?** No, it wasn't the frozen water cubes that we're referring to. Someone grabbed the man's cell phone and looked through his contact list and lo and behold was a listing for ICE (in case of emergency). It was the man's daughter's name and phone number. Immediately she was called and updated on the situation. She was able to give the doctor important medical information regarding her father's health and medicines which helped the doctor treat him properly and get him stabilized. Once the ambulance and emergency personnel arrived, the man was transported to a Pittsburgh hospital. He has since been released and grateful to all that came to his aide. The doctor commented that quickly knowing this man's medical history helped to save his life.

Hopefully, you just read this little "true story" and said to yourself, "maybe I better put some ICE numbers into my cell phone contact list". No maybe about it... do it and do it now! Also, put ICE numbers in all the cell phones you have in your household. Tell your relatives, friends, coworkers and so on. Email it to everyone you know. Spread the word. **ICE can save lives**... maybe it might even be your own.

Nobody wants to see Santa already, but he has a point here. He can't bring all the presents, at Christmas, you probably will have to do some shopping yourself and *that takes money*.

Christmas Clubs are an excellent way to put a little away each pay/or month so that when Christmas is approaching, you have a little money stashed away to go shopping (instead of having to use your charge cards to help with all the purchases and pay interest fees later).

At **HEALTHCARE FIRST CREDIT UNION**, we offer two types of Christmas Clubs: Self Directed and Limited Access. With a Self Directed account, your Christmas Club funds are available any time throughout the year... just in case you're one of those early-bird shoppers. With a Limited Access account, you do not have access to your money until the Club period ends on Sept. 30th and then the Credit Union automatically transfers your Club money into your share account on Oct. 5th. It's your choice on which type works best for you, but it's sure nice come October to have "shopping money" waiting for you.