

INTRODUCING OUR NEW LOGO :



HEALTHCARE FIRST CREDIT UNION,

Safe, Sound and Insured

Credit Unions are different—and that makes all the difference!! While 2008 brought gloomy financial news, credit unions remained the trusted exception. There are several good reasons for that. Just one of those reasons: *Credit Unions don't exist to make money to pay share holders, as is the case for the "for-profit financial institutions"*. This means, your credit union managers and board

of directors (by the way are unpaid volunteers), are not under pressure to chase risky deals like sub prime mortgages. This protects the credit union and most of all it protects the member from loans that are not in their best interest. Also, your credit union operates with a safety net of capital . This acts as a capital cushion to make up funds lost when members fail to repay loans. Another reason for credit unions

safety is: savings in a credit union are backed by the National Credit Union Administration, an agency of the federal government, which insures your savings up to at least \$250,000.



CREDIT UNIONS GET TWO THUMBS UP!!

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Special points of interest:

- Visa Gift Cards are now available at your Health-Care First Credit Union.
- Annual Meeting March 17th
- 30 Years of Service!

YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$250,000
AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT

NCUA

NATIONAL CREDIT UNION ADMINISTRATION, A U.S. GOVERNMENT AGENCY

- National Credit Union Administration (NCUA) insurance is backed by the full faith and credit of the U.S. Government, just like the FDIC

- NCUA insures accounts up to at least \$250,000
- IRA and KEOGH accounts are insured separately up to \$250,000

*A NCUA call center operates from 8AM– 6:30PM Monday thru Friday and has insurance experts available to answer your questions. Toll Free 1-800-755-1030.

Go to : <http://www.ncua.gov> for more information

DID YOU KNOW?

At HealthCare First :

- You have fraud protection on all HealthCare First plastic cards
- Our ATM's accept the cards from the unemployment and child support bureaus
- Online bill paying is available
- American Express gift cards are now available
- IRA's are offered
- Certificates of Deposits are available
- Many different kinds of loans are offered
- Free telephone banking
- Free online banking
- Student "A" Reward Program
- Cash Back reward on Visa purchases

- Free checking
- Low interest on Visa Cards



Did you know that there are many advantages of being a HealthCare Credit Union Member?

Visa Gift Cards "Always the Perfect Gift"

Because you asked for it we are happy to announce we now have VISA GIFT CARDS available at your Credit Union! A Visa Gift Card is a convenient purchase for you and ideal for anyone on your gift list. The Visa Gift card is a prepaid card that is welcome everywhere (worldwide) where a Visa Debit Card is accepted!

IS THE VISA GIFT CARD THE SAME AS THE VISA CREDIT CARD?

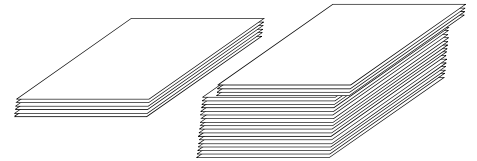
No. Though it looks like a tradi-

tional credit card and is accepted everywhere a Visa Debit Card is, it does not function as a credit card. It is actually a debit card that has a stored value. When the card is used to make a purchase the amount is deducted from the value on the card.

HOW ARE THEY SOLD?

The Visa Gift Cards are sold in \$25, \$50 and \$100 dollar denominations at the cost of only \$3.00. Stop by the Credit Union

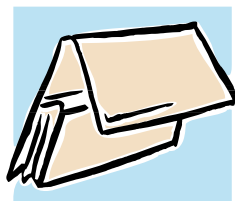
and pick up a gift card for that special person on your list.



Visa Gift Card is like giving money only nicer.

Deluxe Checks

Your Credit Union has changed check printing companies. Our new supplier is Deluxe Checks. The reason for this change is to help keep the cost of ordering checks low. When ordering new checks you will be asked to provide us with the style of checks, your starting check number and what per-



CHECKS ORDERED BY DELUXE

sonal information you want on your checks. Stop by your Credit Union or click on the link of our website and check out the new line of checks and update your check information. Changing to Deluxe checks is just another way the Credit Union is helping you the member save money.

Student A's Program
 For every "A" earned on a Report Card (up to 5 A's)
ONE DOLLAR
WILL BE DEPOSITED INTO
THE
STUDENT'S ACCOUNT!
 Students grades 6-12 are eligible to participate

NOTICE FROM THE BOARD

The Board of Directors at the November Board meeting voted to amend the bylaws of the Credit union to allow for an appointed Supervisory Committee, replacing the previous method of our members voting for the Committee members. We felt that we would be more able to have knowledgeable members for the Committee if we are able to request and appoint them to serve. If you have any concerns about this bylaw

change, please notify Paula in writing at :

1152 Franklin St.
Johnstown, Pa. 15905

ANNUAL MEETING MARCH 17TH, 2009

We will not only be wearing the green but also celebrating the green on March 17th. The Credit Union's Annual Meeting will be

held at all locations. If you would like to be placed on the ballot for the Board of Directors, please notify Paula at :1152 Franklin St. or call 535-2606. Plan to visit your credit union on March 17th and look for the pot of gold at the end of the rainbow.



LOOK FOR THE POT OF GOLD
AT HEALTHCARE FIRST CREDIT

CALENDAR YEAR 2009

Your Credit Union will be closed the following dates:

Noon Closing, Good Friday.....April 10
No Drive-ThruApril 11
No Drive -Thru.....May 23rd
Closed, Memorial Day.....May 25th
No Drive-Thru.....Sept. 5th
Closed, Labor Day.....Sept. 7th
Closed.....Nov. 26
Closing at Noon, Christmas Eve. Dec. 24th

Closed, Christmas Day.....Dec. 25th
No Drive -ThruDec. 26th

All HealthCare First ATM'S are open 24-7. Stop by any one of these convenient ATM locations if you need money when the Credit Union is closed:

- 194 Donald Lane (Richland Office)
- 1152 Franklin Street (By Conemaugh Hospital)
- 321 Main Street (Lobby of the Parking Garage)
- 727 Goucher St. (Hiram G. Andrew's Center)

- Homewood at Martinsburg, (Martinsburg Pa)
- Laurel View Village 2000 Cambridge Drive
- Westwood Theater

*HealthCare First ATM'S are non surcharging.

Notes from the Staff

- We just wanted to let you know we have reusable shopping totes at the Credit Union. We wanted to do our part in keeping the planet green and help our members by providing a quality bag at a affordable price. For only .75 cents you can purchase a HealthCare First Shopping Bag and



The savings are in the HealthCare First Shopping

also help save the planet. Hurry in while supplies last!

- We would like to welcome our newest employee Kevin Noon to our Richland Office. Kevin attends the University of Pittsburgh and plans to attend Medical School. Kevin says he enjoys working at the Credit Union "immensely".

- Congratulations to Grandma Deanna on the birth of her grandson!
- Congratulations to Cindy with the addition of a daughter-in law into her family.

F or Y our I nformation

UPDATED WEB ADDRESS:

Because you have requested it we are keeping both of our web pages. The same information will be posted at both sites. Keep up to date by logging onto either one of our sites.

www.leehoscu.com

or

www.healthcarefirstcu.com

Be sure to be enrolled in

E-Banking. With E-Banking you are able to check your account balances 24-7 and there is no fee this service.

CELEBRATING 30 YEARS OF SERVICE!

It's time for the Credit Union family to get together and celebrate!. We will be having our 30th year of service anniversary in 2009 and we want it to be extra special! The plans are still being made for a party , details will be announced once they are finalized. Details will be published.

Driver License Campaign

Your Credit Union is starting a

campaign to update each account with a photo id. This is to help protect your accounts from identity theft. When you have your driver license scanned into your account you will be eligible to have your name entered into a drawing to win a \$25 gift card. Stop by any office and have your drivers license scanned.

Don't Forget to Open A Christmas Club for 2009

Vacation Savings are also Available

Check Out our New Look !!!

Did you notice our new logo? It has been a long process and after much discussion and deliberations we are happy to announce we have a new logo! We love our new look and are proud to show off our new design to you. (We hope you like the new logo as much we do.) We plan to use our new design on all our correspondence and in our promotional campaigns. Be on the look out for the new logo- it should start showing up everywhere.



Personal Information Updated :

If you are changing your name, address or telephone number, be sure to notify the Credit Union so we can keep accurate records. Especially in the case of an address change, because statements or important Credit Union communications can be returned without your proper information. * cell phone numbers are very important..

INSURANCE INFORMATION -If you have a loan with the Credit Union and terms of that loan requires proof of insurance, please let

the Credit Union know if you change insurance carriers. Your help in this matter would be greatly appreciated and it would help us to continue to serve you in an efficient manner.

Copy of Paid Real Estate

Taxes - Please provide the Credit Union with a copy of your paid real estate taxes, if you have a home loan with your Credit Union. You may send a copy to 1152 Franklin Street, 15905 or Fax 814 -535-5146. * There will be a \$25 fee assessed to your account if no proof of payment is received.