

INSIDE

January 2020



LOOK



Tomahawks Game

February is right around the corner and so is Heart Month! Kick off Heart Month with us at the Tomahawks Game on Saturday, February 1 at the 1st Summit Arena @ Cambria County War Memorial. Puck drop is at 7:00pm. There will be a *free* public skate after the game. We encourage you to wear red for heart awareness!

Tickets are \$5 and you can stop by any office to sign up. The last day to sign up is Thursday, January 23rd. Tickets will be available for pick up, during regular office hours, the week of January 27th through January 31st. You can pick up your tickets at the office in which you signed up. Tickets are on a first come, first served basis. We hope to see you there!

**KICK OFF HEART MONTH
WITH THE TOMAHAWKS**

**WHEN: SAT., FEBRUARY 1ST
AT 7:00PM**

WHERE: 1ST SUMMIT ARENA

TICKETS ARE \$5

Altoona Curve Game

*Where: People's Natural Gas Field
Altoona, PA*
*When: 6:00pm on
Saturday, June 20th*

The Altoona Curve will take on the Reading Fightin Phils! There will be a picnic and fireworks. This will be a great way to celebrate Father's Day, so bring your dad out to the ballgame! More details will be announced soon.

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Annual Meeting

Where: All offices
*When: 8:00am-3:00pm on
Friday, March 20th*

Our Annual Meeting is almost here! We have two board members who are up for re-election. If you would like to nominate yourself or a current member, please stop by any office to sign up. Nominations close on Friday, March 6th. We encourage you to participate!

Food Drive Success

We want to extend a huge thank you to all our members and staff for making the St. Vincent de Paul food drive such a success! We were overwhelmed by the response and we know how much those in need appreciate your generosity. We collected donations throughout the month of December and were able to donate a small monetary amount and approximately 1,000 lbs of food! It was truly an amazing turnout and we can't thank you enough!



Kid's Club



Did you know children 12 and under are eligible to join the Kid's Club? This is a great way for kid's to start learning about money management. There are fun activities and giveaways that take place throughout the year. Children can be signed up by a parent/grandparent or guardian at any office!

Holiday Money Tree Winners

Winners were drawn on Friday, December 20th!

Franklin St. Office - Joni H.

Richland Office- David S.

Downtown Office- Michael S.

Laurel View Village Office - Karen B.

Duncansville Office - Heather R.

Homewood at Martinsburg Office- Debbi P.

Station Medical Center Office - Carol O.

UPMC Altoona Hospital Office - Sharon S.



Happy New Year!

Another year has come and gone, as well as another decade! 2019 was a year of change at the credit union and we can't thank you enough for your support and patience. We are excited to see what 2020 will bring. I hope this decade brings you health, happiness and lots of good fortune!

"You are never too old to set another goal or to dream a new dream" - C.S. Lewis

—Lindsay

2020 Holiday Schedule

All offices and drive-up windows will be closed on the following days:

Martin Luther King, Jr. Day

Monday, January 20

Presidents' Day

Monday, February 17

Easter

Closing at noon Friday, April 10

Closed on Saturday, April 11

Memorial Day

Saturday, May 23

Monday, May 25

Independence Day

Saturday, July 4

Monday, July 6

Labor Day

Monday, September 7

Columbus Day

Monday, October 12

Veteran's Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

Christmas

Closing at noon on

Thursday, December 24

Closed Friday,

December 25

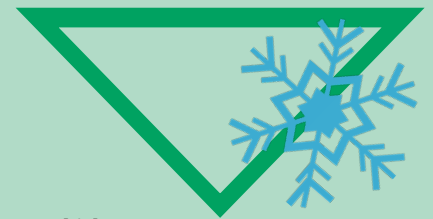
New Year's

Closing at noon on

Thursday, December 31

Closed Friday, January 1

Current Rates



Vehicle Loans

NEW (2020-2018) up to 72 months

Rate as low as 3.00% APR

USED (2020-2018) up to 72 months

Rate as low as 3.25% APR

USED (2017-2015) Up to 60 months

Rate as low as 3.75% APR

USED (2014-2012) up to 48 months

Rate as low as 4.75% APR

USED (2011-PRIOR) up to 36 months

Rate as low as 5.75% APR

Personal Loans

1 Year Term Rate as low as 6.49% APR

2 Year Term Rate as low as 6.99% APR

3 Year Term Rate as low as 7.49% APR

4 Year Term Rate as low as 7.99% APR

5 Year Term Rate as low as 8.49% APR

Share Secured Loans

3.00% APR Above Certificate Rate

4.00% APR Above Last Quarter Declared

Share Rate

Home Owners Loan

5 Year Term 5.00% APR

Better Choice Payday Loan

90 Day Term 18.00% APR

Share Certificates

180 Day Term 0.50%

1 Year Term 0.75%

1.5 Year Term 1.00%

2 Year Term 1.30%

3 Year Term 1.51%

4 Year Term 1.61%

5 Year Term 1.76%

IRA

1 Year Term 0.75%

1.5 Year Term 1.00%

2 Year Term 1.30%

3 Year Term 1.51%

4 Year Term 1.61%

5 Year Term 1.76%

MONEY MARKET

(no new accounts)

0.50%

APR = Annual Percentage Rate

APY = Annual Percentage Yield

All rates subject to change.



From the Editor



For all the latest news, information, rates, promos, events, alerts, and contact information - visit our website at:
www.healthcarefirstcu.com