

INSIDE LOOK

January 2019



From the editor

New Year. New Look.

Here at HealthCare First Credit Union, we truly believe that in order to serve our members to our utmost ability, then new innovations are necessary. We have a lot of technology updates coming in the future, and we are excited to move forward!

As you already know, we are upgrading our core system on March 1st! More details will be released throughout the month, so please stay tuned and pay attention to emails, mailings and our website. We will be creating a landing page on our website for you to visit anytime that will host all of the details of the conversion as they become available. This will be up and running toward the end of January/beginning of February.

Along with all of the other improvements, we are revamping our newsletter too! It will still be released monthly, but we are doing away with our larger quarterly newsletter because we want to highlight and draw your attention to the most important information that is happening. We will be calling the newsletter "Inside LOOK" and it will still be filled with all of the great things we do here for our members! We will be adding some cool features down the line, so stay with us and check out our new and improved monthly newsletter. It is posted on our website each month and is also emailed to all members in our system. If you don't receive it via email but would like to, please let us know and we will add you to the list.

As always, thank you for being a member with us! If you have any questions or concerns please feel free to reach out to us at wecare@healthcarefirstcu.com or call any office. We love hearing from our members!

We care for each and every member we have; as a person, not as a number in our credit union, and we want to continue to serve you with the latest technology and banking services.



Red Out Night Hockey Game!

Join us on Friday, February 15 at 7:30 PM at the 1st Summit Arena at Cambria County War Memorial for the Tomahawks Game! Red Out Night is to bring awareness to heart health, so be sure to wear your red to show your support for the cause!

Tickets are \$5 each. Please call any office or stop in to sign up for the game. The deadline is Wednesday, February 6th. For anyone who purchases tickets, money is due at sign up and tickets can be picked up at the office in which you signed up anytime during regular

office hours the week of February 11-15. We will not have a table at the game for members to pick up tickets. Please note that there are limited tickets available. We apologize in advance for any inconvenience, but we are not able to refund tickets once you sign up for the game.



2019 Holiday Schedule

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

MLK Day
Monday, January 21

Labor Day
Saturday, August 31 &
Monday, September 2

President's Day
Monday, February 18

Columbus Day
Monday, October 14

Easter
Close at noon Friday, April 19
Closed Saturday, April 20

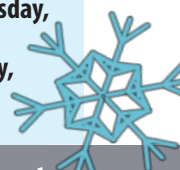
Veteran's Day
Monday, November 11

Memorial Day
Saturday, May 25 &
Monday, May 27

Thanksgiving
Thursday, November 28

Fourth of July
Thursday, July 4

Christmas
Close at noon Tuesday,
December 24 &
Closed Wednesday,
December 25



Contact: Writer/Editor Maria at maria@healthcarefirstcu.com or 814-535-2606 with questions or comments.

Current Rates



Vehicle Loans

New (2019-2017) up to 72 months
Rate as low as 3.00% APR
Used (2019-2017) up to 72 months
Rate as low as 3.25% APR
USED (2016-2014) Up to 60 months
Rate as low as 3.75% APR
USED (2013-2011) up to 48 months
Rate as low as 4.75% APR
USED (2010-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

APY	
1.00%	180 Day Term
1.26%	1 Year Term
1.51%	1.5 Year Term
1.81%	2 Year Term
2.02%	3 Year Term
2.12%	4 Year Term
2.27%	5 Year Term

IRA

1.26%	1 Year Term
1.51%	1.5 Year Term
1.81%	2 Year Term
2.02%	3 Year Term
2.12%	4 Year Term
2.27%	5 Year Term

MONEY MARKET

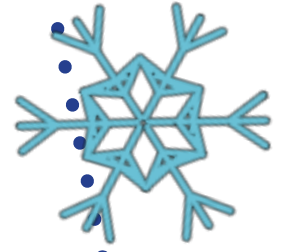
(no new accounts) 0.50%

APR = Annual Percentage Rate
APY = Annual Percentage Yield
All rates subject to change.



Happy New Year!

Wishing all of you and your family
and friends a year full of health and
happiness! Have a great 2019!



2019 Annual Meeting Nominations

Our Credit Union is seeking members to serve on our Board of Directors. We have four current Board Members who are up for re-election. If you would like to enter your name or nominate a current member to run for a seat on the Board, please stop by any office to fill in the nomination form or call us and we can email you a form to return to us. Any member in good standing is welcome to run.

Nominations will close on Friday, March 1. All forms will be given to the Nominating Committee who will review all candidates and, if approved, will be put on the ballot for our Election Day on March 15 during the Annual Meeting .

The Annual Meeting will take place from 8:00 AM to 3:00 PM to vote for your Board of Directors. Results will be posted on our website soon afterward.

We strongly encourage all members to attend and participate in the Annual Meeting. It's important to vote for your Board... they represent you and they are your voice!

Senior and Kid's Club - Join Today!

We are updating our Kids and Senior Club for 2019! Stay tuned for details and be sure to join if you are eligible so you can take part in the great benefits!!! Kid's Club is open to all members who are 12 years old and younger.

Senior Club is open to any member who is 55 or older. Join today and stay tuned for new perks being added to both clubs!

Money Tree/Wreath Winners

Franklin Street Office - Andrea B.
Richland Office - Cathy L.
Downtown Office - Tahnaya C.
Davidsville Office - Edith D.
Duncansville Office - Cheryl M.
Hospital Office - Tammy G.
Station Medical Office - Misty N.
Martinsburg Office - Alma E.

February is Heart Month

We will be raising money all month long for the American Heart Association, so be sure to stop in at any office and purchase a heart to contribute to our efforts.



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