

INSIDE

February 2020



LOOK



Heart Month

February is here and so is heart month! Throughout the month, we will be raising money for the American Heart Association. We are raffling off 4 baskets that each include a \$25 gift card to Amazon, lottery tickets, and assorted chocolates from Mid's Candy. Chances are \$2 each or 3 for \$5. Winners will be announced on March 2nd. We are also selling \$1 hearts and collecting donations. Our staff will be wearing red throughout heart month to show their support for the cause.

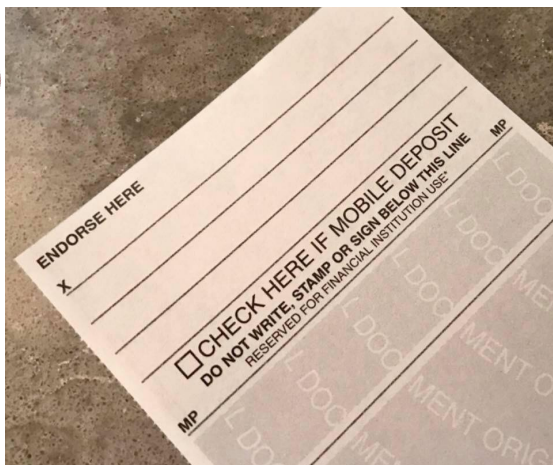
We want to thank everyone who attended the Tomahawks game and open skate! We hope everyone enjoyed the game. All money raised from ticket sales will also be donated to the American Heart Association.



Annual Meeting and Election Day

Our Annual Meeting and Election Day will take place on Friday, March 20th from 8:00 am until 3:00 pm, at all offices. The purpose of the meeting is to give our members the opportunity to vote for the Credit Unions' Board of Directors. This year, we have two board members who are up for re-election - Amy Noon and Lary Koval. We also have nomination forms for members if they would like to run or if they would like to nominate another member. The only requirement is that the member be in good-standing. The nomination forms must be submitted by close of business on Friday, March 6th. Please stop by on March 20th to vote and pick up a copy of the 2019 Annual Report. We encourage everyone to participate. We hope to see you there!

Important Mobile Deposit Reminder



If you are using mobile deposit, you must write "for mobile deposit only to HealthCare First Credit Union" on the back of the check. If the check you are trying to cash has a field stating "check here if mobile deposit," you must still write out "for mobile deposit only to HealthCare First Credit Union." Only checking the field will not allow your check to process. You are able to abbreviate HealthCare First Credit Union to HFCU or HCFCU. Please also keep in mind that mobile deposit funds are available the next day.

♥ Heart Healthy Tip

According to the American Heart Association, adults should try to include more plant-based foods in their diets. Some examples are nuts, vegetables, fruits and whole grains. They also encourage adults to minimize sweetened drinks and processed meats.

HealthCare First CU Mobile



Are you using our mobile banking app? Our app is a convenient way to access your account right from your mobile phone or tablet! It is free and easy to download. The HealthCare First CU Mobile app is available on iTunes and Google Play.

If you are not using our app and would like to, you must first make sure you are enrolled in our home banking. Head to our website's homepage and click on "Login" under "Online Banking." You will then be prompted to enroll on the right side of your screen. Follow the simple steps and your request to enroll will be processed.

Washington, DC Bus Trip - March 22, 2020

Do as you please day in DC! This trip will take place during the National Cherry Blossom Festival. The bus will be departing Station Medical Center at 7:00 am and returning at 10:00 pm. Tickets are only \$35!

Lancaster, PA Bus Trip - April 4, 2020

The bus will be departing Station Medical Center at 10:00 am and returning around 12:00 am. Spend your day at Kitchen Kettle Villages, enjoy an all-you-can-eat dinner and a play at the Sight and Sound Theatre. The cost is \$130.

You can sign up at any of our offices! Detailed itineraries of our bus trips can be found on our website. The itineraries are located on our homepage or "News and Announcements" page.

Save the Date!

Altoona Curve Game

When: Saturday, June 20th at 6:00 pm

Where: People's Natural Gas Field
Altoona, PA

There will be a picnic and fireworks!
More details will be announced soon.



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 & IRAs APY

180 Day Term (share certificate)	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%

Money Market 0.50%
(no new accounts)

Mortgages

1st Position Purchase	
Fixed up to 15 Year Term	3.25%
1st Position Purchase	
Fixed for 16-30 Year Term	3.75%

Home Equity

1st or 2nd Position	
Up to 1-5 Years	3.25%
1st or 2nd Position	
Up to 5-10 Years	3.75%
1st or 2nd Position	
Up to 10-15 Years	4.25%

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

