



HEALTHCARE FIRST CREDIT UNION

TOLL FREE: 888-296-8728
WWW.HEALTHCAREFIRSTCU.COM
Check it often for all the latest news

QUESTIONS OR COMMENTS:
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the Grapevine

A biannual newsletter dedicated to informing our membership of current activities, promotions, service updates and the like.

REMINDERS

- If you are traveling out of the area, please call us and let us know! We want to make sure that your VISA and debit cards are not blocked so that you don't have any issues using them during your travels.
- Remember to make at least one transaction each year to keep your account active. If there are no transactions made on your account, it will become dormant.
- If your checking account sits overdrawn for 30 days, it has potential of being closed and you will lose your debit/ATM card.
- Please let us know if any of your contact information needs updated on your account. It is very important for us to have your most recent address, phone number and email address so we can make sure you always receive important information.
- Members who are 55 and older can join our Senior Club at any time. Our little members age 12 and under are eligible for our Kid's Club. Sign up today and enjoy the great perks!
- If you love being a member with us, don't forget to tell your family about HealthCare First Credit Union! Immediate family of current members are all eligible to join our credit union.

IMPORTANT NEWS: AUDIT VERIFICATION

Dear Member,

As of June 30, 2018 our Audit Committee is conducting a VERIFICATION of members' statements. We ask that you review your statement activity and balances, and if there are any discrepancies, please contact the Audit Committee in writing and mail to: Audit Committee, P.O. Box 5303, Johnstown, PA 15904-5303.

Thank you for your attention to this matter.

Our Membership is open to anyone working in the healthcare industry in Blair, Cambria or Somerset county. Immediate family members of current members are also invited to join us. We have eight conveniently located offices in Johnstown, Davidsville, Altoona and Martinsburg. Once you become a member with us, you are always a member! Become a part of our family today!



Reflections of Italy Trip

October 24, 2018 - November 2, 2018

Trip highlights include: Rome, Colosseum, Assisi, Perugia, Siena, Florence, Chianti Winery, Venice, Murano Island and Milan

For complete information, please see the flyer on our website at healthcarefirstcu.com.

Photo Contest!

Calling all photographers! If you like taking photos, then we need your help! Our website needs new background photos of both Altoona and Johnstown. Winning photos will be featured on our website and in an upcoming newsletter! What do you love about your city? Send us your photos that you think best showcase what Johnstown and Altoona have to offer. No more than two entries per person. Please send all entries to maria@healthcarefirstcu.com. Two photos will be chosen and each winner will receive a cash prize of \$50! Deadline for submission is Friday, August 24th. Find complete contest rules on our website at www.healthcarefirstcu.com/photo-contest.

2018 Holiday Schedule

All Credit Union Offices & Drive-Up Windows will be CLOSED on the following dates:

Wednesday, July 4, 2018

Closed in observance of Independence Day

Saturday, September 1, 2018 &

Monday, September 3, 2018

Closed in observance of Labor Day

Monday, October 8, 2018

Closed in observance of Columbus Day

Monday, November 12, 2018

Closed in observance of Veteran's Day

Thursday, November 22, 2018

Closed in observance of Thanksgiving

Tuesday, December 25, 2018

Closed in observance of Christmas

Our offices are collecting old eyeglasses, reading glasses, and sunglasses for the Lions Club. They are especially in need of children's eyeglasses. Please feel free to drop off any of these items to any one of our eight office locations.



Shred Day!

Wednesday, July 25th

1:00 PM - 5:00 PM

Credit Union Complex in Richland

Open to all members for individual household shredding only - no businesses please.

COMING SOON: Shred Day in Altoona!

Date & Location TBD

CREDIT UNION Student Choice



If you need help paying for college or paying off your student debt, we have options available through our partnership

with Student Choice. This is a great way to fill the gap of college funds after scholarships, grants, federal direct subsidized and unsubsidized loans have been exhausted. If you are paying off student debt, you can consolidate and refinance your private or federal student loans with Student Choice.

For more details on either program, visit our Student Choice website at <http://healthcarefirstcu.studentchoice.org/>. Representatives at Student Choice will be able to answer all of your questions.

Just want to say thank you...

to all members, family, and friends who attended the Curve Game and Picnic on June 7th. It was a great event and we could not have asked for better weather! If you have any feedback regarding this event, we want to hear it! Please send any comments or concerns to maria@healthcarefirstcu.com or call 814-535-2606.

Be proactive against fraud!

In today's world, fraud is a daily occurrence. This is why we are constantly trying to educate our members on ways to protect themselves against fraud and identity theft. One great way to do this is to check your credit report on an annual basis. This will help you to be certain that no one has stolen your identifying information or any of your financial information. The best place to check your credit report is www.annualcreditreport.com. This website allows you to check your report on an annual basis for free!

Another great way to protect yourself against identity theft and fraud is by using an identity protection service. As a member with HealthCare First Credit Union, you have access to Sherpa which can help you protect yourself against identity theft by being a watch dog over your personal and financial information. You can find the link to Sherpa on our website, www.healthcarefirstcu.com, under the Resources - Links tab.



Dear Member,

I hope you are having a wonderful summer so far, and have had a couple chances to enjoy the warmth and sunshine between all of the rain!

I know that I say it every time I write one of these, but I can't believe how fast time is going here. I have been here for about three years now, and I can't thank you enough for the support that I have received since I began this journey. I am constantly working to make this credit union even better. I want each and every one of our members to have a great experience every time you come into one of our offices, and I want to be able to offer the best in banking services.

So far this year, we have done a lot of fun stuff! In February, we held our annual Hearth Month activities and partnered with the Johnstown Tomahawks for our Red Out Night to raise money for the American Heart Association. Our Annual Meeting was held in March. We held a College Planning seminar in April through our partnership with Student Choice. This was a great event and we are hoping to be able to do it again for even more of our members! Our Annual Curve Game & Picnic was in June and we had another great turn out this year! We had a great night for it and the Curve ended up winning the game!

Keep in mind that our website and Facebook page are constantly updated with events, new promotions, holiday closings, bus trips, member services, etc. Be sure to check these every so often so that you won't miss out on anything! Also, I encourage you to try out mobile banking or Bill Pay if you don't already use these two features! Trust me, they will make your life so much easier!!!

We have a lot of great things coming up in the future that I am looking forward to. I really do believe that the rest of this year and next year will continue to bring new and exciting things for our credit union, and I am thrilled to be a part of them!

If you ever have any ideas or suggestions for us, please do not hesitate to contact us at wecare@healthcarefirstcu.com.

Meghan

“Like” us on **facebook** for the latest updates from your credit union!

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Join us to cheer on the Buccos on Saturday, August 18th! Ticket price is \$70 and includes transportation, your ticket to the game, and a \$10 food voucher.

The bus will pick up at Station Medical Center in Altoona at 3:30 PM and at the Walmart Plaza in Ebensburg at 4:00 PM. The deadline to sign up is July 18th, and you can sign up at any office. There will be fireworks after the game!!!

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As our members know, here at HealthCare First Credit Union we are always on the move. A big part of this is by providing our mobile banking app so that our members can bank with us anywhere at anytime! The app is available to download for free and is user friendly and very easy to navigate. It makes banking a breeze because members can bank even when our offices are closed. Try it today!



Summer is in full swing! I can't believe it's already July... time sure does fly when you're having fun! That's what summer is all about, anyways, right?! We all have such busy lives, so my advice is to take some time this summer for yourself. Spend time with family or friends, take that trip you always wanted to take, do that summer adventure that you never had the chance to do. Maybe your dream summer is to spend time relaxing... sit by a pool and enjoy the sun, read a good book, take a leisure hike, or just sit and enjoy the beauty of nature. I love that each year I get to spend a week on the beach. It is one of my absolute favorite places to be, and I love sitting there with a good book for hours soaking up the sun. The time I spend there, I never take for granted. We spend so much time looking forward to the next big thing in our lives that sometimes we let the little things slip by and before we know it, time will pass in the blink of an eye and summer will be over. So, figure out your favorite summer activity and get out and do it before summer slips away from us! I wish you all a happy and safe summer!

Upcoming Office Closing:
All offices and drive-ups will be CLOSED on Wednesday, July 4, in observance of the holiday.
Have a safe and happy Fourth of July!

Summer Member Benefits are back... and even better!!

All **HEALTHCARE FIRST Credit Union** members are eligible to get discounted Kennywood, Sandcastle Waterpark, and Idlewild & SoakZone tickets for the 2018 season! Please call any office for details on how to purchase tickets. Tickets can only be purchased by members of HealthCare First Credit Union.



UPMC PAYROLL CHANGE:

HealthCare First Credit Union is assisting UPMC to help our members with upcoming payroll changes. This went into effect on June 1, but continues until September 30. Soon there will no longer be payroll deductions through UPMC payroll due to their system updates. Therefore, we strongly encourage members to sign up for direct deposit or open a checking account with us to help with this change. In order to make adjustments to your payroll, all UPMC employees should visit the HUB sign-on page. From there, enter your username. Your password will be entered on the following screen. On the MyHub Home Page, click on Human Resources, then click Bank Accounts, and finally click Add Account. Please talk to any of our HealthCare First Credit Union staff for assistance or with any questions. All members can find instructions hanging in our hospital office at UPMC Altoona, at Station Mall and in Duncansville. These instructions include screen shots of the process that you need to follow. We are here to help you in any way we can, so please ask or call us if you need help!

If you have an idea or event that you want to see happen here at HEALTHCARE FIRST CREDIT UNION, please contact Maria at maria@healthcarefirstcu.com or message us on Facebook.

We are always looking for exciting things to do for our members!