

INSIDE LOOK

March 2019



Our New System is Here!

Our system updated as of March 1st! We want to thank you all for your continued patience as we learn and grow with the new system!

If you are having issues with online banking, mobile banking or bill pay please do not hesitate to visit any one of our offices for assistance. We are happy to help you set up any of your online accounts!

Or, please call us at 888-296-8728 or email wecare@healthcarefirstcu.com with any questions or concerns.

Heart Month - Thank you!

Heart Month was a success again this year thanks to each and every one of our generous members who donated, attended the hockey game and/or purchased chances on the giveaway! The winner of the heart healthy giveaway was Wendy H. Please stay tuned to our next newsletter for more news from Heart Month.



It's time for our Annual Meeting!!!

**Friday, March 29
8:00 AM - 3:00 PM
At all office locations!**

We moved our Annual Meeting from March 15th to March 29th due to the new system conversion. Please stop in at any office on Friday, March 29th for our Annual Meeting and Election Day. Vote for four members for your Board of Directors, pick up an Annual Report, and enjoy some refreshments. Voting will be closed at 3:00 PM and results will be posted in all offices and on our website soon afterward.

We strongly encourage all members to attend and participate in the Annual Meeting. Your Board represents you and they are your voice!

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

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

IRA

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

MONEY MARKET

(no new accounts) 0.50%

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



SAVE THE DATES:

BUS TRIP TO PHILADELPHIA

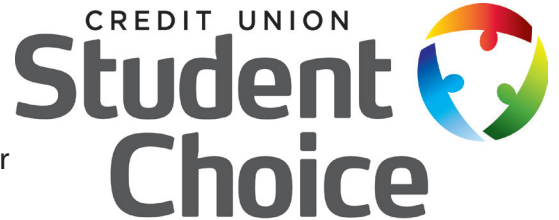
This will be a "do as you please" day in the city of Philadelphia. The bus will leave from Station Medical Center at 6 AM and will return at 5 PM. There is free admission to the following: Liberty Bell Pavilion, Independence Hall, Franklin Post Office, Carpenter Hall, Congress Hall, and more! The cost of the trip is \$65 per person. Please call any office at 888-296-8728 for more information and to sign up.



WHEN: Saturday, April 13th

COLLEGE PLANNING SEMINAR

We are again partnering with Student Choice and GAP Federal Credit Union to host a seminar about planning for college and the costs that are associated with it. This seminar will cover topics such as cost of attendance, government programs, scholarships and grants, work study, Federal, PLUS and Private Loans, budgeting and so much more! If you are a student or have a child in school or planning to attend college in the fall, then this seminar is a must! If you would like to RSVP for this seminar, please click the RSVP link at <http://healthcarefirstcu.studentchoice.org/seminar/>. Please call any office with questions!



WHEN: Thursday, April 25th at 6:00 PM

**WHERE: Ebensburg Borough Building
300 West High Street, Ebensburg**

CURVE GAME & PICNIC

We are hosting another Night Out at the Curve this summer! Tickets will include a catered picnic meal and a seat for the game. The game will be at 6 PM with the buffet at 5 PM. The night will end with a firework show. You won't want to miss this! Stay tuned to next month's newsletter for more details!



WHEN: Saturday, June 8th

All offices and drive-ups are closing at noon on Friday, April 19th and will remain closed on Saturday, April 20th for Easter.



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