

INSIDE LOOK

February 2019



NEW SYSTEM UPGRADE ANNOUNCEMENTS

We are fast approaching our "live" date of March 1 for the new system! We will be communicating a lot with you in the upcoming weeks about upgrades that you need to be aware of. There is a conversion landing page on our website and this will be updated as needed, so please take the time to visit this page so you know what is happening. The link is http://www.healthcarefirstcu.com/system_upgrade/ or you can simply visit our homepage and click on the red button that will direct you to our conversion page. We are sending out mailings throughout the month of February as well to keep you aware of what is happening.

New System Timeline:

Prior to February 28th:

- Print or save your statements and transaction history down from Home Banking if you want/need it
- Print all vendors, scheduled payments and transfers from Bill Pay (these will need to be entered in new Online Banking system)

February 28th - March 2nd:

- Limited accessibility to all account balances during this time, please make adequate financial arrangements beforehand

Monday, February 25th:

- Our new mobile banking app will be available to download in the app store (it will not be live until March 2nd)

Thursday, February 28th:

- Our current Home Banking, Mobile Banking and Bill Pay will be turned off at 4 PM
- VRU (telephone banking) will be turned off at 3 PM

Friday, March 1st:

- All offices and drive-ups will be closed for the conversion
- There will be no access to Online Banking, Mobile Banking, Bill Pay or Telephone Banking

Saturday, March 2nd:

- Office hours will be 11 AM - 2 PM at Franklin Street, Richland, Duncansville & Hospital offices (all other offices are closed)
- Our new Online Banking link will be posted to our home page and ready to use
- New mobile app will be live and ready to use

Monday, March 4th:

- Remote Deposit Capture will be available
- VRU will be turned back on
- Regular office hours will resume



Please call us at 888-296-8728 or email wecare@healthcarefirstcu.com with any questions or concerns. We thank you for your patience during this conversion and apologize for any inconvenience this may cause you. We look forward to working together through this transition and then celebrating the success with you!

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
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.



Deadline for Game is Feb. 6th!

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.

February is HEART MONTH!

We will be celebrating Heart Month throughout February. Donations are being accepted for the American Heart Association at every office. You can also purchase chances on our giveaway! We are raffling off a prize basket that includes a drawstring gym bag filled with a \$100 gift card to Dick's Sporting Goods, Gatorade, protein bars and a water bottle. Chances are \$2 each or three chances for \$5 and will be available throughout the month. All proceeds benefit the American Heart Association.



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. 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!

Save the Date!

What: Annual Meeting

**When: Friday, March 15
8:00 AM - 3:00 PM**

**Why: Stop in any office
and vote for your Board of
Directors!**