

INSIDE LOOK

April 2019



TAKE ME OUT TO THE BALLGAME - JUNE 8TH!

It's that time of year again for our Annual Curve Game and Picnic planning! This event is a blast, and we hope you can join us this year! Mark your calendars for the game on Saturday, June 8th!

Tickets will include a catered picnic meal and a seat for the game. The picnic meal consists of hamburgers, hot dogs, chips, cookies, soda and water. There will be fireworks after the game!

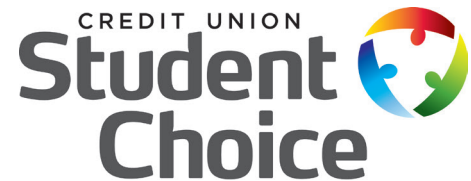
Tickets are \$12 for adults, \$10 for kids (12 and under) and free for kids 2 and under. Gates open at 5 PM and the picnic will run until 6 PM when the game starts. Please call any office to sign up - there are only 200 tickets available for the event! The deadline to sign up is Wednesday, May 22nd. Tickets can be picked up on game day at the table beside the ticket windows at the main entrance into the ballpark from 4:30 PM - 5:30 PM. After 5:30 PM, any tickets left will be given to Will Call and can be picked up from those windows. You don't want to miss this! Sign up today by calling any office!



COLLEGE PLANNING SEMINAR

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

WHERE: Ebensburg Borough Building
300 West High Street, Ebensburg



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 future, 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!

Upcoming Office Closing:

Friday, April 19th

All offices and drive-ups close at noon

Saturday, April 20th

All offices and drive-ups are closed

Have a safe and Happy Easter!



Thank you again!

We were able to donate a total of \$1,425.00 to the American Heart Association due to all of our generous members! Thank you again to everyone who contributed to this great cause throughout the month of February!



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.



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 leave Philadelphia for the trip home 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

ANNUAL MEETING RECAP

Our Annual Meeting was held on Friday, March 29th, and it was a success! Thank you to all members who stopped by any one of our eight offices to vote for the Board of Directors. The election results showed that the four seats for the BOD were filled by Denise (Weisbrodt) Weinzierl, John Kaiser, Dave Kaiser & Marty Burket.

SAVE THE DATE: SHRED DAY!

Shred Day will be held on Wednesday, July 24th from 1 PM to 5 PM at the Credit Union Complex in Richland. This event is open to all members for individual household shredding only - no businesses please. HFCU partners with the Complex for this event.

Odds & Ends...

1. Please note that if you use the mobile deposit feature in the app, you must endorse the back of the check with the following:

"For mobile deposit only to HealthCare First Credit Union" (and then sign your name).

If you don't use this endorsement, your check will be denied.

2. Please be careful of scams lately, especially with your email! We will NEVER email you asking for a PIN number, social security number or account information. Be careful to never give this information to anyone!

3. If you are traveling in the future, please let one of our offices know so that we can make sure your debit and credit cards will not be blocked if you plan to use them. Due to such a high rate of fraud, there are blocks on cards in certain areas and states.

\$100 CASH FOR EVERY NEW LINE
When credit union members activate new lines with Sprint®

LOVE MY CREDIT UNION REWARDS
[Get Cash Rewards](#)

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