



Toll Free: 888-296-8728 | www.healthcarefirstcu.com | wecare@healthcarefirstcu.com

WE HAVE A BIG ANNOUNCEMENT!!!

We have a HUGE announcement to make here at HealthCare First Credit Union! We are pleased to announce that we will be converting to a new core computer system on March 1st! This upgrade is part of our commitment to provide our members with better technology, more efficient processes and increased cyber-secure banking services. A new system will help us to offer additional features and functionality in your banking experience and a better way to meet your financial needs. To get ready for this upgrade, stay tuned to all of our upcoming alerts and messages. This information will be very important when the conversion starts. We will be communicating with you in various ways, so it will be easy to stay informed. Watch your mail for reminders, visit our website frequently and sign up to receive email updates for the latest details. We are working to make this transition as seamless as possible for all of you. Please do not hesitate to reach out to us if you have any questions or concerns. We look forward to working together through this enhancement and then celebrating the success with you!

Important Holiday Closings

All offices and drive-up windows will be **CLOSED** on the following days:

Christmas Eve on
Monday, December 24th
closing at noon

Christmas Day on
Tuesday, December 25th

New Years Eve on
Monday, December 31st
closing at noon

New Years Day on
Tuesday, January 1st

Have safe and happy holidays!

Thank you!

Thank you to everyone who participated in the Bus Trips this year. We had some really good times and we will continue to have more to come!

A Special Holiday Note



From the editor As a new year approaches, we wish only the best for you, your family, and your friends in both health and wellness.

It seems like yesterday that I was writing you last year's holiday message. We say it all the time, but this past year flew by! 2018 was a blur to me, and I am sure many of you can probably agree.

As always, as another year closes it is important to reflect on the past year and everything that we have or have not accomplished. Did we make the changes in our lives that we planned to make? Did we meet our personal, professional or financial goals we set for ourselves? Did we hold up to our resolutions? If not, why not start over for 2019?! Every year is a fresh start. We want to wish you all the very best during the holidays this year. We hope you spend time with friends and family in joy and merriment. Again, we wish you health and wellness through the new year!

Happy Holidays and well wishes for a Happy New Year from all of us here at HealthCare First Credit Union

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 DATE!



WHAT: Tomahawks Hockey Game

WHEN: Friday, February 15 at 7:30 PM

WHERE: Johnstown War Memorial Arena

WHY: Red Out Night for Heart Month

**Call any office to sign up - deadline is
Wednesday, February 6th.**

**Tickets can then be picked up at the office you
signed up at from February 11-15.**

**Tickets will be on a first-come, first-serve basis.
Ticket cost will be \$5.00 each.**



NEED SOME EXTRA HOLIDAY CASH?



Visit any office from December 3 to December 20 and enter your name for a chance to win a \$25 money tree or wreath for the holidays! Chances are FREE!!! Don't miss out on this great holiday treat!

Heart Month is Coming!

February is Heart Month Awareness and here at HealthCare First Credit Union we raise money to donate to the American Heart Association. Stay tuned to our next newsletter and website updates for more details on Heart Month!

Phone System

Many of you may have noticed that we recently changed our phone system for incoming calls. All calls are being sent directly to one of our member service representatives. This change is to provide a better member experience with us and decrease all the "automation." Please feel free to give us feedback regarding this change and we want to thank you all for your patience!

CD SPECIAL!

1 year = 2.50% APY* | 2 year = 2.85% APY*

*APY = Annual Percentage Yield

1. Offer is subject to change or withdrawal at any time. Fees may reduce earnings.
2. Offer is available to members of HealthCare First Credit Union only OR to those who open a new account with HealthCare First CU by meeting membership criteria.
3. A minimum deposit of \$5,000 or more in new money must be deposited to receive the promotional APY. New money is defined as money that has not been on deposit in any HealthCare First CU account in the last 30 days. Not available for rollovers or transfers from other HealthCare First CU deposit accounts.
4. Not available for Public Funds. Personal accounts only.
5. Early withdrawal penalty will be imposed, if applicable.
6. Not available as fixed rate IRA.



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