

INSIDE

LOOK

December 2019



Greetings and Holiday Wishes

From the Editor

Hello everyone! I would like to take this opportunity to introduce myself to you. My name is Lindsay and I am the new Marketing Manager at HealthCare First Credit Union. I started my position here at the beginning of November and I could not be happier! I am a 2017 graduate of the Indiana University of Pennsylvania and I was previously a Marketing Manager in the Indiana area. I am thankful I was given the opportunity to work back home again. Although I did not get the chance to meet Maria, I know she did an amazing job during her two years here. I plan to continue the work she has done, as well as bring new ideas to the Credit Union. I am excited to work on the newsletter so I can update you on the latest news and announcements. I look forward to meeting you all at our next event!

Have a safe and happy holiday!

—Lindsay

St. Vincent de Paul Food Drive



The holidays are upon us and it is important to remember what they are all about - being thankful and giving back! In the spirit of giving, we are accepting non-perishable food donations for the St. Vincent de Paul food bank. We want to help make sure families in need can

celebrate the holidays with food on their tables. Our locations have trees with SVdP ornaments on them. The ornaments will include a list of items needed for the food bank. Feel free to take an ornament and purchase those items or simply donate what you can! The deadline to donate will be December 20th. You can drop off your donations at any location. We thank you in advance for your participation!

Items needed: Hamburger Helper, tuna, fruit juice, pasta, pancake mix, syrup, peanut butter, macaroni & cheese, etc. Please know that any and all donations are greatly appreciated!

A decorative box with a red border and a green and red holiday-themed border at the top. It contains information about holiday closings.

Holiday Closings

All offices and drive-ups will be closed on the following days:

- Christmas Eve**
Tuesday, December 24th
Closing at noon
- Christmas Day**
Wednesday, December 25th
- New Year's Eve**
Tuesday, December 31st
Closing at noon
- New Year's Day**
Wednesday, January 1st

We hope you have a safe and happy holiday!

Contact: Writer/Editor Lindsay at lindsay@healthcarefirstcu.com or 814-535-2606 with questions or comments.

Breast Cancer Month

October was National Breast Cancer Awareness Month. In an effort to raise awareness, our staff wore pink clothing and breast cancer awareness t-shirts. The t-shirts were also available for members to purchase. Our most successful fundraiser this year was our lottery tree that we sold chances for. Thanks to all our generous members and staff, we raised **\$3,000!** All proceeds will be donated to the Joyce Murtha Breast Care Center and Altoona Breast Cancer Health Center.

We also held a coloring contest for the kids! You can head to our Facebook page to see all of the entries. We want to thank you all again for participating.

Lottery Basket Winner: **Tammie G.**
 Coloring Contest Winner: **Nittany S.**



Holiday Money Tree

Do you want to win some extra cash? We are giving away *free* chances to win a \$25 money tree! Stop by any of our locations to fill out your chance to win. The drawing will take place on Friday, December 20th. Make sure to stop in before then! Good luck!

Debit Alerts

Did you know you can receive text messages or e-mails whenever your card is being used? This will help keep your account secure, especially during the holidays! You can set custom alerts for online, international and declined purchases. You also have the option to set an alert for purchases over a selected amount. It is a quick and easy process to sign up. Go to our website, head to the 'about' section and click on debit alerts!

A holiday loan special to love!

Up to \$2,000 for 12 Months as low as

5% APR

November 1, 2019 thru January 31, 2020

Approval is determined by applicant credit.
 *Promo subject to cancellation without notice.



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 | 0.50% |
| 1 Year Term | 0.75% |
| 1.5 Year Term | 1.00% |
| 2 Year Term | 1.30% |
| 3 Year Term | 1.51% |
| 4 Year Term | 1.61% |
| 5 Year Term | 1.76% |

IRA

| | |
|---------------|-------|
| 1 Year Term | 0.75% |
| 1.5 Year Term | 1.00% |
| 2 Year Term | 1.30% |
| 3 Year Term | 1.51% |
| 4 Year Term | 1.61% |
| 5 Year Term | 1.76% |

MONEY MARKET

(no new accounts) 0.50%

APR = Annual Percentage Rate
 APY = Annual Percentage Yield

All rates subject to change.

