



Making Your Financial Health Better



**2.49%** APR\* available terms 4 - 5.5 years  
Auto or Home Equity Loans

**3.49%** APR\* available terms 6 - 6.5 years Auto Loans  
or 7-7.5 years Home Equity Loans

APR = Annual Percentage Rate. Rate includes a ¼% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness, debt to income ratio, and loan-to-value percentage. Auto Loan amount up to 120% of retail value. Five and six year auto loans includes model years 2013, 2014, and 2015 and four year auto loans for model years 2011, 2012, 2013, 2014, and 2015. Home Equity Loan to Value (LTV) less than 80%. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins March 1, 2015. Any or all promotional rates, terms or offers are subject to change and/or end without notice.

**5.99%** APR\*\* for up to 3.5 years Unsecured Personal Loan

\*\*APR = Annual Percentage Rate. Rate includes a ¼% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness and debt to income ratio. Other rates and terms available. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins March 1, 2015. Any or all promotional rates, terms or offers are subject to change and/or end without notice.

Quick Loan Application For Auto and Unsecured Personal Loans More information may be required. Amount Requested: \$ \_\_\_\_\_

APPLICANT'S NAME		GROSS MONTHLY INCOME*:		*Income from alimony, child support, or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
ADDRESS		HOME PHONE NO.		EMAIL ADDRESS (OPTIONAL)	
ADDRESS		( )			
ADDRESS		SOCIAL SECURITY NO.		MORTGAGE/RENT PAYMENT:	
EMPLOYER		JOB TITLE OR OCCUPATION		\$	
BUSINESS ADDRESS (STREET & NO.)		CITY, STATE, ZIP		BIRTH DATE	
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP		HOME/CELL PHONE NO.	
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		SOCIAL SECURITY NO.		BIRTH DATE	
HOME ADDRESS (STREET AND NO.)		CITY, STATE, ZIP		MORTGAGE/RENT PAYMENT:	
EMPLOYER		BUSINESS ADDRESS (STREET & NO.)		\$	
APPLICANT'S SIGNATURE		DATE		GROSS MONTHLY INCOME*:	
<input checked="" type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.				\$	
CO-APPLICANT'S SIGNATURE		DATE		HOW LONG?	
<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.				WORK PHONE NO.	
X _____		X _____		( )	

I/We certify everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/We authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you. I/We understand that I/we must update credit information at your request if my/our financial condition changes.

HVS Branch • (412) 749-7099  
HVB Branch • (724) 773-8300



APPLY ONLINE TODAY!  
www.PAHealthCareCU.com



## Turn Scorecard Rewards into Loan Savings

### Limited Time

Want a lower loan rate? Beginning March 1st you can convert your Scorecard Reward points into reduced loan rates. Every 5,000 points converts to 0.10% reduction to your loan rate up to a maximum 1% discount. Maximum loan amount is \$50,000 and can only be applied to a single loan. Request a Points-to-Loan Savings form from either branch and save.

Notice: Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen.



## Annual Meeting Notice

PA HealthCare Credit Union Annual Meeting is a business only meeting on Tuesday, April 7th at 5pm at Heritage Valley Sewickley (third floor small dining room). Please call the Credit Union if you wish to attend.



## NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan®  
TOGETHER WE CAN DO THIS

CLICK THE BANNER ON OUR WEBSITE!

## Dividend Rates

Rates for regular and IRA designated accounts.

First Quarter 2014	APR	APY	Second Quarter 2014	APR	APY
Share Draft Checking	0.00%	0.00%	Share Draft Checking	0.00%	0.00%
Share Savings (\$100 and over)	0.10%	0.10%	Share Savings (\$100 and over)	0.10%	0.10%
All Clubs (\$5 and over)	0.05%	0.05%	All Clubs (\$5 and over)	0.05%	0.05%
Money Market			Money Market		
\$500 - \$9,999.99	0.10%	0.10%	\$500 - \$9,999.99	0.10%	0.10%
\$10,000 - \$24,999.99	0.15%	0.15%	\$10,000 - \$24,999.99	0.15%	0.15%
\$25,000 and above	0.20%	0.20%	\$25,000 and above	0.20%	0.20%

APR = Annual Percentage Rate; APY = Annual Percentage Yield. Amounts based on average daily balance over the period. Share Certificates (CDs) also available. Visit [www.PAHealthCareCU.com](http://www.PAHealthCareCU.com) for rates.

## Holiday Closings

Memorial Day

May 25th

Independence Day Observed

July 3rd

## VISA® Gift Cards Make Great Gifts



Need a graduation or wedding gift? PA HealthCare CU has the perfect present for any occasion! VISA® Gift Cards are available to our members and you can choose any amount from \$10 to \$1,000.

The cost of each card is the face value plus \$2.99.

## Go Mobile!

[PAHealthCareCU.com/mobile](http://PAHealthCareCU.com/mobile)

## Go Green!

Sign up for E-statements

## VISA® Card Information

Available 24 Hours

1-800-433-0505

[www.eZCardInfo.com](http://www.eZCardInfo.com)



## Contact Information

### Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

[www.PAHealthCareCU.com](http://www.PAHealthCareCU.com)  
[PAHealthCareCU.com/mobile](http://PAHealthCareCU.com/mobile)

### HVS Office

412-749-7099 • FAX 412-749-7680  
7:00 A.M. – 4:00 P.M.

### HVB Office

724-773-8300 • FAX 724-773-8303  
7:30 A.M. – 4:00 P.M.