



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 2014, 2015, and 2016 and four year auto loans for model years 2012, 2013, 2014, 2015, and 2016. 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 January 1, 2016. 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 January 1, 2016. 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		\$			
ADDRESS		HOME PHONE NO.	EMAIL ADDRESS (OPTIONAL)		
EMPLOYER		JOB TITLE OR OCCUPATION			
BUSINESS ADDRESS (STREET & NO.)		SOCIAL SECURITY NO.	MORTGAGE/RENT PAYMENT:		
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP	\$		
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		SOCIAL SECURITY NO.	BIRTH DATE	MORTGAGE/RENT PAYMENT:	
HOME ADDRESS (STREET AND NO.)		CITY, STATE, ZIP	HOME/CELL PHONE NO.	\$	
EMPLOYER		BUSINESS ADDRESS (STREET & NO.)	CITY, STATE, ZIP	HOW LONG?	WORK PHONE NO.
APPLICANT'S SIGNATURE		<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.		DATE	
CO-APPLICANT'S SIGNATURE		<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.		DATE	

**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](http://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.



## 2016 Economic and Financial Forecast is Here

The Economic and Financial Forecast for 2016 is now available. Credit Union CEO, Paul Fero, presents a review of the 2015 forecast and presents his new forecast for the economy, as well as interest rates and the stock market. A must read for 2016. You can follow Paul on Twitter @PaulFero for periodic updates.



## Singing the Holiday Bill Blues?

Worried about your credit card debt? Are you hiding those new credit card bills with overwhelming holiday expenses on them? We have all had those days, but instead of running from your credit card woes, why not take charge and consolidate your debt with a credit union credit card?

Other credit cards charge annual fees between \$10-\$30. If you have five of these credit cards, you are paying \$50-\$150 per year to use these cards when you could be utilizing your credit union credit card which does not charge any annual fee. By eliminating your debt on other cards, you will no longer have to pay the large annual fee they require. Furthermore, other credit cards are notorious for charging exorbitant interest rates, ranging between 18-25%APR while PA Healthcare Credit Union credit cards have an interest rate of 9.90%APR. By consolidating your unsecured debt onto your credit union credit card, you may save an incredible amount of money! Call the credit union today for more details!

## Dividend Rates

Rates for regular and IRA designated accounts.

Fourth Quarter 2015	APR	APY	First Quarter 2016	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%

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

**New Year's Day**

January 1st

**Martin Luther King, Jr. Birthday**

January 18th

**President's Day**

February 15th

## Speed Up Your Tax Refund

*Choose Free Direct Deposit!*

Why wait weeks for your 2014 refund check to be mailed when you can access your funds faster?

According to the IRS, by choosing direct deposit for your e-filed tax return, you'll receive your refund within 14 days! Simply provide your tax preparer with your Credit Union account number and our routing number: 243384910. Your Savings Account number is nine digits in length and your Checking Account Number has an extra digit at the end of your account number (10 digits) and is located in the middle of the string of numbers on the check bottom.

Not sure what your account number is? Call the Credit Union and we can help!

## VISA® Card Information

Available 24 Hours

1-800-433-0505

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



## Contact Information

### 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.

### Mailing Address:

720 Blackburn Road • Sewickley, PA 15143  
[www.PAHealthCareCU.com](http://www.PAHealthCareCU.com)