



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 2012, 2013, and 2014 and four year auto loans for model years 2010, 2011, 2012, 2013, and 2014. 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 June 1, 2014. Any or all promotional rates, terms or offers are subject to change and/or end without notice. †Gift card applies to new auto or home equity loans over \$10,000 upon closing.

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 June 1, 2014. 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.)		HOW LONG?	BIRTH DATE	HOME/CELL PHONE NO.	
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP	WORK PHONE NO.		
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 WE INTEND TO APPLY FOR JOINT CREDIT. DATE _____ CO-APPLICANT'S SIGNATURE WE INTEND TO APPLY FOR JOINT CREDIT. DATE _____

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



Newly Elected Board Officers

Marlene Koledin
Chairperson

Linda Schaefer
Vice Chairperson/Treasurer

Linda Homyk
Secretary

PA HealthCare Credit Union wishes to extend its appreciation to the following individuals for their dedicated years of service:

Shirley Hites – 14 years
Paula Waldron – 13 years
Paul Fero – 11 years
Christine Gilbert – 8 years

Turn Scorecard Rewards into Loan Savings *Limited Time*

Want a lower loan rate? Up until September 30th you can convert your Scorecard Reward points into reduced loan rates. Every 5,000 points converts to 0.10% reduction to your loan rate. 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.

Christmas Club Notice

Our Christmas Club offers you a choice of receiving a check or transfer to your Credit Union Checking Account. To choose one of these two options, please notify the Credit Union by the end of September. If you do not select either option, we will transfer the balance to your Regular Share Savings Account on October 1st. Once deposited into your savings, you may withdraw funds in whole or partially at any time.

Holiday Closings

Independence Day
July 4th
Labor Day
September 1st
Columbus Day
October 13th



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

Go Green!

Sign up for E-statements

VISA® Card Information

Available 24 Hours
1-800-433-0505
www.eZCardInfo.com



Super, Great, Fantastic and FREE

That's how you can describe our Checking Account. We are so convinced that you'll love our Checking Account, you can give it a try for FREE. We'll pay for your first set of 50 basic checks to get you started. You can apply for a FREE VISA® debit card that provides for FREE use of "debit" or "credit" functionality at point-of-sale locations. With a "debit" or PIN-based transaction, some merchants provide cash back availability which saves time from going to an ATM.

We have thousands of surcharge FREE ATMs available including any PNC Bank ATM, ATMs within the Sheetz convenience stores and ATMs part of the CU\$ network which include other credit unions. We have an ATM locator on our website so you can find the most convenient locations to meet your needs. We also provide for FREE and unlimited access to Saving and Checking Accounts for either deposits, withdrawals and transfers.

Our checking account has the added convenience of FREE home banking and FREE online bill payment*, FREE text banking and FREE mobile banking.

Visit our homepage and at www.PAHealthCareCU.com and our mobile site at www.PAHealthCareCU.com/mobile.

**A nominal charge of \$5.00 is applied for online bill payment for non usage during a calendar month.*

Dividend Rates

Rates for regular and IRA designated accounts.

Second Quarter 2014.....	APR	APY	Third 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 for rates.

Contact Information

Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

www.PAHealthCareCU.com
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.