



Making Your Financial Health Better

End of the Year Holiday Clearance



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 September 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 September 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		\$			
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	
X _____		<input type="checkbox"/> 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



People Helping People

International Credit Union Day – October 15, 2015



“People Helping People” is this year’s theme that embraces the longstanding credit union philosophy.

Since 1948, ICU Day has been observed on the third Thursday of October as a time to reflect upon the credit union movement’s history and to recognize its achievements. The credit union is more than just a place to finance your vehicle or save for the future - although it’s a great place to do that. The credit union is a not-for-profit cooperative, dedicated to helping you, our member-owners reach your financial goals. All over the world, credit unions exist, not to make profits for a few shareholders, but to improve the

financial well-being of all of their members.

People Helping People” is the essence of the credit union idea from Australia to Zambia to right here in your hometown. That’s something worth celebrating. Happy ICU Day to all of our members!

Please join us as we celebration International Credit Union Day: We’ll be handing out cookies at the HVB and HVS cafeterias during lunch.

Turn Scorecard Rewards into Cash – Limited Time

Need cash for the holidays whether before or after? From October 1st through February 28th you can convert your Scorecard Reward points into cash. Every 5,000 points converts into \$25. Request a points to cash form from either branch and get paid.

Christmas Club Distributions

If you did not notify us to have your Christmas Club funds either mailed as a check or transferred to your Credit Union Checking Account, the balance was transferred to your Regular Share Savings Account on October 1st. You may withdraw these funds at anytime in whole or in part.

Dividend Rates

Rates for regular and IRA designated accounts.

Third Quarter 2015.....	APR	APY	Fourth Quarter 2015	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.

Holiday Closings

Thanksgiving Day

November 26th

Christmas Holiday

December 24th closing at noon

December 25th

New Year’s Holiday

December 31st closing at noon

January 1st



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



NMLS #729790



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.