



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 April 1, 2014. Any or all promotional rates, terms or offers are subject to change and/or end without notice.

†Gift card applies to new or used 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 April 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.)		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



First Quarter 2014

Annual Meeting Notice



In an effort to reduce costs, the PA HealthCare Credit Union Annual Meeting is a business only meeting on Wednesday, April 9th at 5pm at Heritage Valley Sewickley (third floor small dining room). Please call the Credit Union if you wish to attend.

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.



Add Your Cell Number For Safety

As Spring cleaning begins, add the Credit Union to your list. Over the years, things have changed. You may have changed or dropped your home phone completely. Make sure the Credit Union has your cell phone number. Providing your cell phone number also makes it easier to add it as your primary phone number in case of fraud alerts for debit or credit cards. Based on your card activity, sudden changes

to the activity create an alert and notification by our debit and credit card processor. By providing your cell phone as the primary contact number, our processor will be able to review your activity instantly. If they can't get a hold of you and/or if we can't get a hold of you, your card may be temporarily blocked. This may become inconvenient if you are travelling or away on vacation.

Holiday Closings

Memorial Day

May 26th

Independence Day

July 4th

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



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%

Amounts based on average daily balance over the period. Share Certificates (CDs) also available. Visit www.PAHealthCareCU.com for rates.

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