



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 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 September 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 September 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)		HOW LONG?	BIRTH DATE		HOME/CELL 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.		GROSS MONTHLY INCOME*:
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

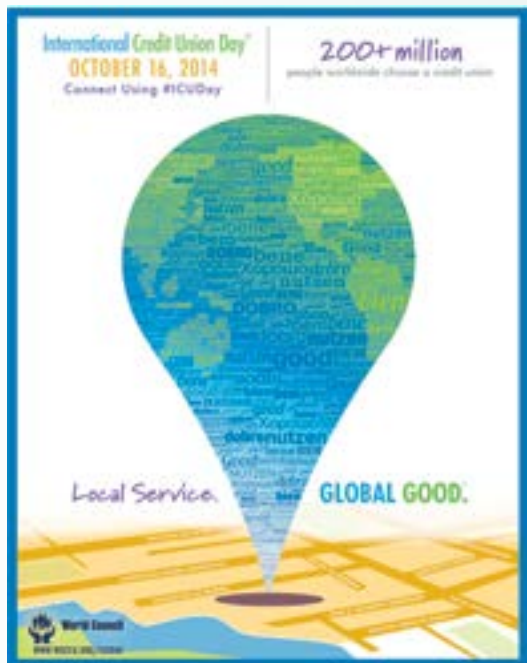


APPLY ONLINE TODAY!
www.PAHealthCareCU.com



Local Service. Global Good.

International Credit Union Day – October 16, 2014



On October 16, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: *Local Service. Global Good.* Do you remember why you chose PA Healthcare Credit Union to be your financial services provider? It may be among many reasons shared by the 208 million people in 103 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level

of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

The credit union movement is a united force based on camaraderie, cooperation, and collaboration. That's why, at a credit union, you are never a number — you are a member, and we are here to serve you.

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Dividend Rates

Rates for regular and IRA designated accounts.

Third Quarter 2014.....	APR	APY	Fourth 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.

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.

Holiday Closings

Thanksgiving Day

November 27th

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 Holiday Gifts.



Any amount from \$10 to \$1000 for only \$2.99 Each.

VISA® Card Information

Available 24 Hours

1-800-433-0505

www.eZCardInfo.com



Contact Information

Mailing Address:

720 Blackburn Road • Sewickley, PA 15143

www.PAHealthCareCU.com
PAHealthCareCU.com/mobile