

Locations & Hours

Main/East York Office

2400 Pleasant Valley Road • PO Box 3617
York, PA 17402-0637
(717) 840-4981 • FAX (717)840-4982

Lobby Hours

Mon-Fri 9AM – 5:30PM • Sat 9AM – 12PM

West York Office

777 Kings Mill Road, York, PA 17403
(717) 840-4981 • FAX (717) 845-7215

Lobby Hours

Mon-Fri 9AM – 5:30PM

South York Office – NOW OPEN!

2420 Cape Horn Road, York, PA 17402
(717) 840-4981 • FAX (717)751-0274

Lobby Hours

Mon-Fri 9AM – 5:30PM • Sat 9AM – 12PM

DRIVE-THRU HOURS at all 3 locations

Mon-Wed 8AM – 6PM • Thu-Fri 8AM – 7PM
Sat 8AM – 1PM

Toll-Free (877) 214-1914

Telephone Banking

(717) 840-4793 or (800) 214-3634

heritagevalleyfcu.org

Senior Management Team

Timothy Ames
President/CEO

Kristina Rose
VP Member Services

Angela Mayhew
VP Business Development
& Training

E. Jane Gee
VP Compliance & Security

Michael Gutshall
VP Lending & Collections

Jeremy Sterner
VP Information Technology

Board of Directors

Patricia Egger
Chairperson

James Bean

Sterling Bechtel
Vice Chairperson

Jennifer Geesey

Matt Pfaendler
Treasurer

James Kiernan

George MacDonald
Secretary

Kristi Myers

Donald Swope



Stay connected to HV with Facebook & Twitter

Heritage Valley recently launched a Facebook and Twitter page to help us better connect with you!

Fans of our Facebook page and Twitter followers will be some of the first to hear about upcoming events, specials and promotions! Members will also be able

to see what we're up to; whether it's sponsoring the Annual Community Easter Egg Hunt, supporting the Central Penn Blood Bank with a Blood Drive, launching a new product or service, or getting involved in the community. To become a fan/ follower, just go to:

[facebook.com search Heritage-Valley](https://www.facebook.com/search/Heritage-Valley)

twitter.com/#!/Heritage_Valley

MORTGAGE CORNER

Your PATH HOME...

What would it take for you to become a homeowner?

Unless you know what financing options are available and which ones you'd qualify for, it's a question you really can't answer.

For example, 100% financing is a wonderful program, but you'd need wonderful credit to qualify for it. FHA loans, on the other hand, require just a 3% down payment and credit requirements are somewhat more lenient.

You may not be ready to buy a home just yet, but it's a good idea to plan ahead anyway. Call Renae or Karen for a complimentary pre-qualification consultation. Once you know exactly what it will take to become a homeowner, you'll be more motivated to make it happen and we can help give you the tools to get you there!

Enjoy the same quality, personal service you've come to expect from your credit union for your mortgage, too. At HV, you have peace of mind knowing you'll work with a local, experienced lender, and your service stays with us—so you know who to call with questions or concerns. You'll always deal with our own credit union Mortgage staff.

If you've been waiting to purchase a home or refinance your mortgage, now is the time to make the economy work for you with historic low mortgage rates.

Whether you're looking to purchase your first home, finance your dream home, or tap the existing equity in your home, we have a program to fit your needs.

Meet Your Mortgage Loan Representatives



Renae Grissinger

Renae started in the mortgage industry in 2003 originating mortgages and running the processing department for First Preferred Financial. In the fall of 2007 she joined the Heritage Valley FCU team in the role of Member Service Representative and in May of 2009 went on to help introduce the mortgage loan program to what it is today.

"I enjoy the satisfaction of knowing I'm able to help members get the best deal, save money and help their dreams come true!"



Karen Wakeland

Karen began her mortgage career at York Federal Savings and Loan in 1987 as a mortgage processor and later became an underwriter. In 1995 she began originating mortgages and has since originated for many local banks as well as spending 8 years with a mortgage broker.

"What I enjoy most about my job is working with people and helping them to achieve their dream of home ownership."

Are you a fan of your credit union? You could win FREE gas!

We want YOU to help us find this year's monthly gas card winners! How? Just send us a picture of a vehicle sporting their HV pride with an HV Logo sticker or magnet using 1 of 4 ways! Then the first Monday of each month we'll post the winners: A \$50 gas card to the submitter AND \$50 gas card to the proud HV logo sporter. * **It's a WIN-WIN!**

- 1) "Like" us on Facebook and upload a picture!
- 2) "Follow" us on Twitter and "tweet" us the picture!
- 3) Email the picture to socialmedia@heritagevalleyfcu.org
- 4) Don't have access to the first 3? Don't worry, just take a picture and stop by or mail it to any of our office locations!

It's that easy to WIN!

*Winners have (1) month to claim their prize or will forfeit the prize. One prize, per winner, per year. Winners are chosen at random and membership is not required. Employees and volunteers of HVFCU are not eligible to win.

Heritage Valley's COMMONcents

Since 1935

A positive experience for you and your money.™

3rd Quarter Newsletter | Summer 2011

heritagevalleyfcu.org

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Mark Your Calendar

HOLIDAY CLOSINGS

Independence Day – Mon., JUL 4
Labor Day – Mon., SEP 5

DATES TO REMEMBER

Community Blood Drive

JUL 29 11:00AM to 3:00PM

Main/East York Office

Sponsored by

Springettsbury Township Sounds of Summer Concert Series

JUN 12 - AUG 7

Each Sun. & Wed. at 7:00PM
Springettsbury Township Park Amphitheater
1501 Mt. Zion Road, York, PA 17402
FREE! (Rain or shine)

Kids' Cupcaketastic Cupcake Contest

Memorial Hall East, York Expo Center

Tuesday, SEP 14

Entries 2:30PM – 6:00PM Judging at 6:15PM

For entry information visit yorkfair.org – Culinary Corner

Pre-School Pals Day

York Fairgrounds

Friday, SEP 17 9:00AM – 3:00PM

Springettsbury Township Saturday in the Park

SEP 24 10:00AM – 8:00PM

Springettsbury Township Park
1501 Mt. Zion Road York, PA

Family fun activities, Entertainment, Food & Fireworks! Rain Date: September 25th

A Message from the CEO



On June 1st, Heritage Valley opened its 3rd office location at 2420 Cape Horn Road, in York Township. This is a project we began working on several years ago and whose day has finally arrived! We are very excited about the

ability to better serve many of our current members who are located in the southern part of the county. We are also thrilled to be located in an area where thousands more York County residents will be made aware of our presence and the services we can provide them.

The Cape Horn Road office is designed to be a full service branch with one drive-up ATM lane; two regular drive-up lanes; safe deposit boxes; coin counter; and all of the other services you would expect to find at any of our offices. In addition to the new office location, we have added a handful of new staff members to assist in serving our members. I hope you have an opportunity to meet some of them, because you will find that they truly believe in the Credit Union philosophy and love the new opportunity that they have to serve their hometown community in a way that the banks don't provide.

As we continue to move through the second half of 2011, it's obvious that the continued lack of economic growth in the U.S. is wearing on all of us. Home values continue to decline; the cost of basic necessities (such as food and fuel) continues to rise; new employment opportunities are minimal at best. By now it had been predicted that we would begin to see signs of progress being made in our employment numbers and our housing market. Unfortunately, that is not the case. Therefore Heritage Valley is continuing to focus a majority of its efforts towards helping those who are struggling financially. Don't hesitate to stop in and see if there is a way for us to help you lower the cost of any current debts you have. Every dollar saved really helps!



"When you walk through the doors of Heritage Valley, you aren't just another person or account... You are part of a credit union family that is committed to serving your financial needs."

I believe that Heritage Valley is like no other local financial institution. We are more than just a place for people to conduct their financial business. When you walk through the doors of Heritage Valley, you aren't just another person or account. You are a part of a member-owned financial cooperative. You are part of a credit union family that is committed to serving your financial needs. I can assure you that your credit union is committed to meeting all of your financial service needs. Your future financial well-being is a priority for us!

Timothy Ames, President/CEO

Not currently a member?

If you live, work, worship or go to school in York County – you can open an account!

Cape Horn Road Office **NOW OPEN!**

Our newest full-service branch located at 2420 Cape Horn Road (next to Rutter's) is now open!

"We are truly excited to increase Heritage Valley's services and provide great member service for our existing and new members," said Tim Ames, President/CEO. "We are especially proud to expand within the York community, and our investment shows our commitment to economic development now and in the years ahead."

The new 3,000+ square-foot location includes two drive-thru lanes, a drive-up ATM, night depository, coin counter, safe deposit boxes and member services with account opening and lending/loan services. We hope you'll stop by and meet the staff!

Meet the knowledgeable and friendly staff of our New Cape Horn Road Office:



From Left to Right: Kathy Wisotzkey-Teller, Delores Herman-Teller, Kay Zaleski-Teller Manager, Nathan Hurlbert-Senior Teller, Jessica Darr-Teller



Andrew Doerr - Member Service Representative and Rose Figdore - Loan Officer

With the growth of our new office you will also be seeing many other new faces around!



Erin Miller
Member Service Representative
Pleasant Valley Road Office



Kelly Caron
Teller
Pleasant Valley Road Office



Amanda Trout
Teller
Pleasant Valley Road Office



Karen Wakeland
Mortgage Loan Representative
Pleasant Valley Road Office



Cory Norwood
Resolution Specialist
Pleasant Valley Road Office

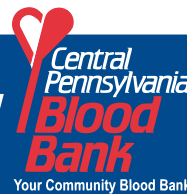


Jennie Clark
Teller
Kings Mill Road Office

Need a new Debit Card?

Why wait weeks to get a new or replacement debit card when you need it now! Stop by our East York Office and you can walk out with your card, all other offices in as little as 1 business day! We know how much you rely on your debit card so don't waste your time at other institutions waiting!

HV's Community Blood Drive



When: Friday – JUL 29, 11:00AM – 3:00PM

Where: Central PA Blood Mobile will be on-site at our Main/East York Office located at 2400 Pleasant Valley Road in York

Who: Everyone is welcome! Generally, anyone 16 or older (16 year old donors require parental consent), weighing at least 110lbs. and in good health may donate.

Anyone that attempts to donate will receive a gift of appreciation. Call to sign-up and reserve your spot TODAY! (717) 840-4981



9 Low Cost or No Cost Activities to Entertain Your Kids This Summer!

If you find yourself checking the calendar to see when the kids return back to school, you may want to check out these low or no cost activities!

OUTDOOR ACTIVITIES

Plant a container garden. Let your children pick some varieties of vegetables or herbs to grow and tend to.

Target squirting. Set plastic cups on the top of a fence or deck railing and shoot with water guns or plastic sport bottles. You can write point values on the cups and keep score.

Oversized painting. Tape large sheets of paper (old wrapping paper or newspaper works great!) together and flip over on the lawn. Fill containers with finger paint, and give the kids strange items to make their painting with. Try: spaghetti strainer, balloon, mop head, sponges or rain boots!

INDOOR ACTIVITIES

Café Kids. Let the kids create menus of items you have in your kitchen. Then, take lunch orders from each other (or you). Let

everyone have a turn at preparing the lunches and switch to become the customers!

Make a dream book. Using magazines let the children cut out photographs and draw pictures of things they'd like to have someday, places they'd like to go, careers they'd like to have one day and glue them into a dream book.

Beach ball bowling. Set up 10 empty soda cans or plastic bottles in a triangle in your yard or driveway. Let each child kick a ball to try and knock down as many "pins" as possible.

EDUCATIONAL ACTIVITIES *Your kids actually will enjoy!*

Treasure Hunt. Hide a small treasure (a bag of candy, new game, etc.) somewhere in the house. Use post-its to write clues that will lead to the "treasure".

Be a tourist. Pretend to be a tourist in your own town and nearby. Use maps to discover landmarks and attractions you've never gone to, and plan trips to visit each.

Savings Account. Teach your child responsible money skills by bringing them to Heritage Valley to open a savings account. Help them discover ways of earning money throughout the summer and teach them about saving and interest.

Next Quarter's Prize Drawing
Sammy Savasaurus: Borders Bookstore Gift Card
Money Talks: Two (2) Movie Tickets

Credit History & Scores

To get a glimpse of your financial future, many businesses look at your financial past. This history is contained in your credit report and credit score which can determine everything from qualifying for a loan, the rate you'll pay on that loan, getting a new job, renting an apartment, getting a cell phone plan and obtaining car insurance.

What Is a Credit History?

Your credit history is a financial profile. It lets lenders, landlords and employers know how you have managed money in the past. This history is contained in a credit report that is kept on file by the three independent credit bureaus: Experian, TransUnion and Equifax. It may include such information as:

- How promptly you have paid off credit cards and loans
- How well you have handled paying other bills, such as rent and utilities
- Your total outstanding debts
- How much available credit you have on credit cards and home equity loans

Who Can See Your Credit Report?

Your credit report can and most likely will be reviewed by anyone planning to give you a loan or credit, such as financial institutions, credit card issuers, auto financing companies and insurance companies. Your report also may be checked by landlords and potential employers.

Beware of "Fast Fixes" For Accurate Credit Problems

If you've had any late payments, foreclosures, or repossessions, this information stays in your credit report for up to seven years. If you've filed for bankruptcy, this information can stay in your report for up to 10 years.

Some companies claim they can "fix" such problems for a fee. However, it is legally impossible to alter an accurate credit history. If you find yourself in financial trouble, contact Heritage Valley so we can help you explore your options. We may be able to help you consolidate your debt with a low fixed rate that may cut down your monthly payments which will help pay your debt down faster to get you on your path to financial freedom!

Tips to Keep Your Credit History & Score Strong

- Use your credit cards responsibly and don't let them reach their limit or spend beyond your means.
- Attempt to pay your credit card balance in full each month, but at least make the minimum payment by the due date.
- Always pay bills on time.
- If you have problems paying your bills, contact your creditors. In many cases, they will work with you to figure out a payment plan.
- Consider consolidating your debt. Heritage Valley may be able to save you money each month by consolidating your debt into one easy payment with a low fixed interest rate!
- If you move, let your creditors know your new address as soon as possible to avoid losing bills or receiving them late.
- If your credit card is lost or stolen, or you suspect your identity may be compromised report it immediately.
- Review your credit reports periodically for accuracy and report any errors immediately.

SUMMER FUN ACTIVITIES with HV

Come out and join HV at these kid-friendly fun summer events we're proud to sponsor!

YORK FAIR WEEK: Kids' Cupcaketastic Cupcake Decorating Contest

Tuesday, September 13th
in Culinary Corner, Memorial Hall

Contestants decorate their homemade or store purchased cupcakes to compete for prizes! Age Groups: 6 to 12 & 11 to 14. For a registration form or for more information, please contact the York Fair administration office at (717) 848-2596 or visit yorkfair.org - Culinary Corner.

YORK FAIR WEEK: Pre-School Pals Day at the York Fair

Friday, September 16th 10:00am until 3:00pm

All pre-schoolers and an accompanying adult are admitted FREE that day. Join HV for a full day of special events and entertainment geared towards kids!

Last Quarter's Drawing Winners

SAVASAUROS CLUB
Jamie Caraballo and Brookelyn Dickson

MONEY TALKS

Joseph Byers and Sarah Minnick

Congratulations to our winners!

Remember every time you make a deposit you are entered to WIN!

Still have questions about your credit or just want a solution to SAVE you money?

We can help, with our FREE Personal Credit Check-up! We'll review your credit report, give you your score and uncover opportunities to help improve your score and in turn, help you pay less each month! Best of all, this service is completely FREE!

NO GIMMICKS • NO SUBSCRIPTIONS • NO FEES

Complete this form then mail it, fax it, or drop it off at one of our offices TODAY! Or call 717.840.4981

Name _____

Account # (if applicable) _____

Address _____

Social Security # _____ - _____ - _____

Date of Birth ____/____/____

Phone Number (____) ____-____

By signing, I am authorizing Heritage Valley FCU to request a copy of my Credit Bureau Report to review with me. All information will remain confidential.

Signature _____

Date _____

Your PATH TO... A BRIGHT FUTURE



Not eligible for enough government loans and aid?

Finding higher rates with too many fees? Heritage Valley can help fill the funding gap and get you on your path to a bright future.

- Apply once for a Line of Credit up to \$75,000 that can be used over multiple years with NO origination, disbursement or repayment fees.
- Pay for books and education-related expenses such as off-campus housing and choose full deferment while in school and for 6 months following.

Visit heritagevalleyfcu.studentchoice.org
find information and resources for students and parents!