

## Locations & Hours

**Main/East York Office**  
2400 Pleasant Valley Road  
PO Box 3617  
York, PA 17402-0637  
Phone: (717) 840-4981  
Fax: (717)840-4982

### Lobby Hours:

Mon.-Fri.: 9:00AM - 5:30PM  
Sat: 9:00AM - 12:00PM

### Drive-Thru:

Mon-Wed: 8:00AM - 6:00PM  
Thurs-Fri: 8:00AM - 7:00PM  
Sat: 8:00AM - 1:00PM

### West York Office

777 Kings Mill Road  
York, PA 17403  
Phone: (717) 840-4981  
Fax: (717) 845-7215

### Lobby Hours:

Mon-Fri: 9:00AM - 5:30PM

### Drive-Thru:

Mon-Wed: 8:00AM - 6:00PM  
Thurs-Fri: 8:00AM - 7:00PM  
Sat: 8:00AM - 1:00PM

Toll-Free: (877) 214-1914

### Telephone Banking:

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

[www.HeritageValleyFCU.org](http://www.HeritageValleyFCU.org)

## Senior Management Team

**Timothy Ames**  
President/CEO

**Kristina Rose**  
VP Member Services

**Angela Mayhew**  
VP Marketing, 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

**Jennifer Geesey**  
James Kiernan

**Sterling Bechtel**  
Vice Chairperson

**George MacDonald**  
Kristi Myers

**Matt Pfandler**  
Treasurer

**Donald Swope**

**Jean Miller**  
Secretary



# Paper or Plastic? Credit or Debit?

These are the questions that can confuse consumers as they head to the checkout lines. Paper or plastic is your preference on "going green." However, when it comes to "credit or debit," regardless of your selection, the payment is taken directly from your account. So to help make the choice when asked "debit or credit?," Heritage Valley recommends answering "credit" and signing for the transaction rather than inputting your PIN and you'll gain several advantages over "debit":

- **Added fraud protection** – Credit transactions have a zero-liability policy.
- **Security** – Any time you enter your PIN, you risk becoming the victim of a "shoulder surfer," someone who looks over your shoulder and sees the number you enter.
- **No transaction fees** – Some financial institutions charge a fee for PIN-based transactions and the fees may vary. Heritage Valley doesn't charge for signature or PIN-based. However, for the fraud protection, security and to always avoid a fee we recommend simply press or say "credit."

## High Deductible Health Plans have their Benefits...

Heritage Valley's Health Savings Account (HSA), can help lighten the load of a heavy deductible by allowing members to use pre-tax dollars to pay for future medical expenses not covered by health insurance. Anyone with a qualifying high-deductible health plan can establish and maintain an HSA. So whether you're a company looking to lighten the load for your employees or a member seeking a way to better manage your health expenses, we can help!

For more detailed information about our HSA Checking Account, stop in or contact Kristina Rose at (717) 840-4981 ext. 253 or email [krrose@heritagevalleyfcu.org](mailto:krrose@heritagevalleyfcu.org)

## Mortgage Possibilities

Whether you're looking to refinance your current mortgage and lower your interest rate or decrease your monthly payment, or are interested in purchasing a new home, we've got all the loan program possibilities to fit your needs!

- Conventional, FHA and VA loan programs available
- Low closing costs
- Competitive rates and flexible terms up to 30 years

Call one of our mortgage representatives today to explore your mortgage possibilities!

[www.HeritageValleyFCU.org](http://www.HeritageValleyFCU.org)

Heritage Valley's Debit Card offers you a world of convenience. Give us a call if you have any questions about using your card, or if you want to find out more about the endless possibilities available to Heritage Valley Debit Cardholders.



Heritage Valley offers an HSA Checking Account for your convenience with the following benefits:

- Debit Cards for HSA owner and an authorized user
- Interest bearing account
- No administrative fees
- No minimum balance requirements or per check charges
- Payroll Deduction



Prepare, Print and E-file FREE with TurboTax Federal Free Edition and Get Your Maximum Refund Guaranteed!

As a Heritage Valley member you can file your simple return FREE with TurboTax Federal Free Edition. TurboTax provides special guidance for first time users and answers all your questions. PLUS, get your tax refund in as few as 8 days when you e-file and use direct deposit. Start your return today for FREE!

Just go to: [www.heritagevalleyfcu.org](http://www.heritagevalleyfcu.org) and click on the TurboTax banner.



A positive experience for you and your money.

1st Quarter Newsletter | Winter 2010

[HeritageValleyFCU.org](http://HeritageValleyFCU.org)

## A Message from the CEO



Holidays are winding down, spending has subsided. It's time to look at rebuilding that savings account, or prepare to pay those bills coming due! No matter your situation, let Heritage Valley help get your 2010 off to a good start. As we enter our 75th year of serving York County, we look forward to a year of celebration, offering more educational tools and financial tips that make your life a little easier.

In case you've missed all the news recently that's been focused on the credit card changes, then you probably haven't been looking very closely to the changes that may be happening to your credit cards with other financial institutions. Look carefully, you will probably see your interest rates rising significantly; minimum monthly payments increasing; and much higher fees. Yet, you haven't done anything to warrant these changes. So what's going on?

When the Credit Card Act went into effect late last year, most credit card companies began looking for ways to cover the loss of income that the new law has on their earnings.

Throughout Heritage Valley's 75 years, we've always prided ourselves on offering fair products and services to our members. Therefore, the changes proposed under the Credit Card Act have not negatively impacted HVFCU's card program or our members in the least. We are still offering a fixed rate, no annual fee, and no additional outrageous monthly fees. It's simple. That's the way we like it!

More and more of our members are realizing the benefits of being a Heritage Valley Platinum Card Member. Whenever we can find a way to save you

money and help get you out from under your debt load, we get excited! Just look how we've been able to save our members incredible amounts of money.

- We were able to cut our member's credit card interest rate by 16.50%. Just imagine the money they will save!
- Another member had a balance of \$7,600 of which \$2,800 was just interest! This member saved over \$2,100 just by refinancing to a lower rate with a HV Platinum Card!
- We offered our member a Consolidation Loan at 7.99% compared to the 27.22% rate they were being charged on their other credit card - that's a savings of 19.23%!

Why wait? Start rebuilding that savings account NOW with the money you'll be saving with your very own HV Platinum Member Credit Card or Consolidation Loan! Give our Loan Officers a call today at 717.840.4981 or visit us at [www.heritagevalleyfcu.org](http://www.heritagevalleyfcu.org).

"Why wait?  
Start rebuilding  
that savings  
account  
NOW..."

Also, be sure to read the article on the Kid's Corner page that guides our younger generation in using their own credit card and building a solid credit foundation. We want to make sure they start off on the right foot.

We know that in today's economy money can be tight and your job may seem uncertain. Remember, we are your Credit Union and we want to help in any way we can. If there is a way we can save you money, we want to do it. We would be more than happy to look over your financial situation and see what opportunities may exist. There is no cost for this and no strings attached! Give us a try!

In 2010 we will be celebrating our 75th anniversary. We sincerely thank you for your support throughout the years and we look forward to serving our community for many more years to come!

Timothy Ames, President/CEO

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### Mark Your Calendar

#### Holiday Closings

**MLK, Jr. Day – Mon., JAN 18**  
**Presidents' Day – Mon., FEB 15**

#### Dates to Remember

##### Community Blood Drive

**JAN 8** 11:00AM – 3:30PM  
Main/East York Office

##### 5th Annual Easter Egg Hunt & Open House

**APR 3** 11:00am – 2:00pm  
(Hunt starts at 2:00pm)  
Main/East York Office

##### 75th Annual Meeting & Gala Dinner, Meeting & Dancing!

**APR 24** 5:00pm to 11:00pm  
(Meeting at 7:00pm)  
at Heritage Hills Hotel  
Reserve your ticket by April 2nd  
Tickets \$20 per person

# 75th Anniversary Annual Meeting & Gala

To commemorate Heritage Valley's 75th Anniversary, a dinner and dance celebration will be held on Saturday, April 24, 2010 at the Heritage Hills Hotel - Windows Ballroom beginning at 5:00pm.

The evening will begin with a served dinner, followed by our Annual Meeting with board member elections at 7:00pm. The celebration will continue with music, dancing and door prizes throughout the evening. Tickets are required and are limited so please call to reserve yours today! (717) 840-4981

Hope you'll join us in celebrating Heritage Valley's 75th Anniversary of serving York!

**When: Saturday – APR 24, 5:00PM – 11:00PM**

**Where:** Heritage Hills Hotel - Windows Ballroom  
2700 Mount Rose Avenue York, PA

**Tickets:** Tickets are \$20 per person. Tickets are required so please call (717) 840-4981 to reserve yours today! Reservations must be made by calling or stopping by one of our offices by Friday, April 2nd.

**Tickets are not required for members that wish to attend the meeting only. Meeting at 7:00pm.**

## Are you slipping into debt? Take our debt reality check.

Usually when a person slides into debt, that reality is painfully obvious. But in today's troubled economic times, it's easy for people to slip into serious debt trouble without clearly noticing it happening. Here are four early warning signs that signal you may be on the verge of debt problems and that it's time to reduce and manage your debt more effectively. **Take our quiz to see if you need a debt reality check.**

If you answered "yes" to one or more of these questions, it may be time to reassess your debt and consider taking corrective action. Heritage Valley's financial experts are here to help by taking a look at your current debt and figuring out places we can help you save money by slimming down monthly payments and cutting interest rates to help make things more manageable and get you back on track! Don't let debt troubles scare you away from asking for help.

### Debt Reality Checklist

- | YES                      | NO                       |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Am I ever late on making my rent or mortgage payments?<br>...                      |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Am I using more than 20% of my monthly income toward unsecured debt?<br>...        |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Do I have to dip into my savings account to take care of some bills?<br>...        |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Am I beginning to rely on credit cards to make purchases I used to make with cash? |

**Call to talk to one of our experts today! (717) 840-4981**

### Interested in serving on the Board of Directors or Supervisory Committee?

Heritage Valley's Nominating Committee has been hard at work looking for candidates for the April 2010 Board of Director elections. Positions are open for candidates willing to serve for the next three years. The Committee has made recommendations, but it is not too late for you to be added. Nominations can be made by petition, requiring signatures from 1% of the membership - approximately 130 signatures. Signatures must be submitted to Heritage Valley by February 19, 2010. If you are interested in running for the Board or Supervisory Committee, please contact Rita Greenawalt at (717) 840-4981 ext. 229 for a nomination form. Newly elected board members will be announced at the April 2010 annual meeting and will begin serving immediately.

## 5th Annual Easter Egg Hunt & Open House

**Lots of fun activities planned just for you!**

- Reading Bug® will be busy reading books
- Balloon Artist
- Games, face painting, prizes, hot dogs and lots of yummy refreshments!
- Special guest appearances by our very own Sammy the Savasaurus and of course...the Easter Bunny!

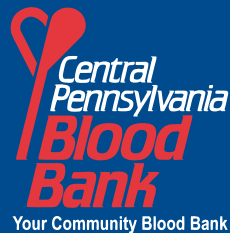
**When: Saturday – APR 3, 11:00AM – 2:00PM**  
**\*Egg Hunt starts at 2:00PM**

**Where:** Main/East York Office located at 2400 Pleasant Valley Road in York

\*Ages 12 and under – rain or shine.  
Call (717) 840-4981 for more information.

## Heritage Valley's Community Blood Drive

Blood donations normally drop during the winter months, but this year the donations have begun to slow even earlier this season making the need for donors even greater.



Heritage Valley is again partnering with the PA Blood Bank to support their efforts and make a difference in someone's life. Here's where you can help!

**When: Friday – JAN 8, 11:00AM – 3:30PM**

**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 years old donors require parental consent), weighing at least 110lbs. and in good health may donate.

## Take Charge! – Get out of credit card debt today.

Don't spend another day worrying about your debt. Take charge of it with a Heritage Valley consolidation loan.

- One low monthly payment
- Fixed interest rate
- Limit those endless payments NOW!

**We have \$1.5 million to lend. Apply today!**

## Proud of your credit union? You could win **FREE\* Gas!**



In honor of our 75th Anniversary of serving York, Heritage Valley wants to continue to honor our proud HV members with (12) twelve more FREE gas cards!

How do you get it? FREE "HV" oval stickers and magnets are available at both office locations to show off your Heritage Valley pride. Simply put one on your vehicle and you could be one of twelve winners! All year long we'll be sending a member of the HV Team out to look for members sporting their HV pride with an oval "HV" sticker/magnet. The first Monday of every month in 2010 we'll announce a new winner of a \$75 gas card. So be sure to pick yours up today and display it proudly. If we spot you, you could be our next winner!

\*Winners have 30 days to claim their prize or another winner will be chosen. Employees, family members of employees, volunteers and vendors affiliated with Heritage Valley FCU are not eligible to win. One prize, per winner, per year. All winners are chosen at random and all announced winners are final unless they do not claim their prize by contacting Heritage Valley FCU either via phone (717) 840-4981 or in person within 30 days from announcement. No purchase necessary. See an employee for more details.



The staff of Heritage Valley and the Markle Family would like to thank everyone that helped contribute to the solid care packages we collected last year in our lobbies. We saw a tremendous response and are truly appreciative of your generosity in supporting the Markle's efforts and our troops abroad. Pictured (Left to right): Tim Ames, CEO; Peggy Mills, Receptionist; HV members – Kim Markle and Chris Markle, parents of a soldier and collection coordinators; Angela Mayhew, VP Marketing, Business Development & Training

## KIDS' CORNER TEENS & CREDIT CARDS



For some parents, just mentioning your teenager and a credit card in the same sentence, is enough to give you heart palpitations. However believe it or not, credit cards can be a great tool in helping teens learn about spending within limits, budgeting and building a good credit history.

Here are some credit card basics to discuss with your teen or college-age child before he or she uses a credit card:

- A teen begins generating a credit history at the age of 18 so it's vitally important that all teens understand that how they handle credit cards today affects their credit history in the future. As a parent, it's critical that you convey that message loudly and clearly.
- They must know that down the road a negative credit history is a serious liability. So inform them that credit bureaus keep track of their credit history, and that they will assign a credit rating, which can be accessed by employers, credit unions, banks, mortgage and insurance companies and apartment managers.
- If they have a poor credit rating because of a bad credit history, this will prevent them from obtaining the things in life they want and need. So as soon as they receive, sign and use a credit card for the first time, your teen's financial responsibilities start. Urge your teen to take the time to read all the terms and conditions that come with a new credit card account and not to be lured in by the free hat or t-shirt the credit card company may be offering to open a new card.

**Credit Card Alternative:** Savings Secured Credit Card/Loan - Heritage Valley offers credit cards and loans that are secured by money in a savings account to members starting at age 18. They have low credit limits so your teen can learn to manage credit without the fear of them getting into serious debt.

**Have questions or still unsure how a credit card or loan can help your teen? Give us a call at (717) 840-4981 today! One of our loan officers would be happy to talk with you and your teen about ways to help build a solid credit foundation that can last a lifetime!**

### Factoids for Fun:

- **Tax Time** - People in Germany, Belgium, Hungary and Sweden have to pay almost half their salaries in tax.
- **Starting Young** - Pre-teens (ages 8-12) spend \$19.1 billion dollars a year, 87% of that supplied by parents. Teens (ages 13-19) spend \$94.7 billion dollars a year, 37% of that supplied by parents. Young Adults (ages 20-21) spend \$61.3 billion dollars a year, 7% of that supplied by parents.
- **From A to Z** - The names of 5 of the continents end with the letter they start with.
- **A Dollar a Day** - A third of the world's people live on less than \$2 a day, with 1.2 billion people living on less than \$1 a day.

### Last Quarter's Drawing Winners

**SAVASAURUS CLUB**  
Donte Grim • Ebony Sparks

**MONEY TALKS**  
Samantha Hall • Ciara Musser

Congratulations to our winners.  
Remember! Every time you make a deposit you are entered to WIN!

**Next Quarter's Prize Drawing**  
Sammy Savasaurus: Daddy O's Gift Card  
Money Talks: Two (2) Movie Tickets

## CU MATCHING

### TERM

- A. Blank    C. Automatic    E. Statement  
B. Reconcile    D. Written

### DEFINITION

1. \_\_\_\_\_ A payment system in which bills are paid through direct withdrawal
2. \_\_\_\_\_ Information about an account mailed each month
3. \_\_\_\_\_ Anyone can cash a check with this type of endorsement
4. \_\_\_\_\_ Amount credit union pays if written and numerical amounts do not match
5. \_\_\_\_\_ Person does this monthly to make sure the account is in balance

ANSWERS: 1 - C, 2 - E, 3 - A, 4 - D, 5 - B