

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

Senior Management Team

Timothy Ames
President/CEO

Kristina Rose
VP Member Services

Angela Mayhew
VP Marketing, Training &
Business Development

E. Jane Gee
VP Compliance & Security

Michael Gutshall
VP Lending & Collections

Board of Directors

Patricia Egger
Chairperson

James Kiernan
George MacDonald

Sterling Bechtel
Vice Chairperson

Kristi Myers
Michael Morgan

Matt Pfandler
Treasurer

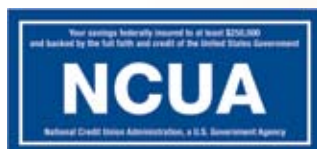
Donald Swope

Jean Miller
Secretary



NCUA Increased Share Insurance Coverage Extended

The National Credit Union Administration (NCUA) released information to all federally insured credit unions regarding the extended time frame for temporary increase to the standard maximum share insurance amount.



The "Helping Families Save Their Homes Act of 2009" extends the

time frame for the temporary increase to the standard maximum share insurance amount (SMSIA). The SMSIA increase from \$100,000 to \$250,000 will now remain in effect through December 31, 2013*.

The higher SMSIA applies to all types of share accounts, including regular shares, share drafts, money market accounts and share certificates. The maximum coverage of \$250,000 for Individual Retirement Accounts and Keogh accounts remains unchanged and is not subject to a December 31, 2013 expiration date.

*The original legislation providing for the temporary increase to the SMSIA, the "Emergency Economic Stabilization Act of 2008," called for the higher \$250,000 limit to expire after December 31, 2009.

If you have any questions regarding this information or your share insurance, please visit our website for more resources or contact us at (717) 840-4981.

International Credit Union Week 2009

October 11 - 17

More than 177 million people worldwide belong to a credit union just like yours.

Proud of your credit union membership? - You could WIN FREE GAS!*

The entire month of November we'll be taking the opportunity to show you, our members, how much we appreciate you by giving away FREE GAS! How do you get it? FREE "HV" oval stickers and magnets will be available during the month of October at both office locations to show off your



Heritage Valley pride. Put one on your vehicle and you could WIN FREE GAS! Each week in November we'll be sending a member of the HV Team out to look for members sporting their HV pride with their oval sticker/magnet. Each Monday we'll post on our website and in our lobbies, the prior weeks' license plate number that is the winner of a FREE gas card! So be sure to pick yours up today and display it proudly. If we spot you, you could be our next winner!

*See website and office lobbies for contest details.

Text Scam Alert

Credit unions throughout the state have reported that members are getting text messages to call a number provided, which has been tracked to India, with their account information.

REMEMBER! Heritage Valley or other financial institutions will never call, e-mail or text you for account information or PINs. Beware of any messages or phone calls you receive asking for this information. When in doubt, hang-up or close out of the message and call or go to your credit union's trusted phone number or website to check if the call or message is legitimate.

Heritage Valley's COMMONcents

A positive experience for you and your money.

4th Quarter Newsletter | Fall 2009

HeritageValleyFCU.org

A Message from the CEO



As the summer winds down and cooler weather arrives we are reminded of the changing seasons. Some of us welcome change while others prefer things to stay the same. Change can be good and I believe the changes

that are occurring with our credit card and lines of credit programs will be a welcome change for everyone. We have always prided ourselves on providing fair and honest products and services to meet your financial needs and our lending programs are no exception.

As you may or may not be aware, effective August 20, 2009, a recent amendment to Regulation Z required all financial institutions to make changes to the way credit cards and lines of credit are billed. This amendment is referred to as The Credit Card Accountability, Responsibility, and Disclosure Act of 2009 and was created to offer credit line consumers, such as you, protection from unfair practices conducted by some financial institutions and credit card companies.

One of the first requirements of this new act is for all companies offering credit cards and lines of credit to deliver a monthly statement to all borrowers 21 days in advance of their due date. What does this mean to you? With clearer due

dates you will have more time to prepare for paying your bill. You won't have to worry about unreasonable deadlines. We have mailed out notices to all members that currently have a line of credit with Heritage Valley to make them aware of this change. Credit Card notices are being handled separately.

Our website details other changes that were reflected by The Credit Card Act being passed. Be sure to check it out at www.heritagevalleyfcu.org. We appreciate your cooperation as we go through these changes together and will keep you informed of any new updates as we receive them.

"We have always prided ourselves on providing fair and honest products and services to meet your financial needs..."

What are some of the other things happening at Heritage Valley? As always, we have many great opportunities for you to improve your financial well-being. If you are looking for new mortgage possibilities you will certainly find them here. Whether you're

looking to refinance your current mortgage or purchase a new home, Heritage Valley has the loan programs that fit your needs! New Bill Payer enhancements have been added to make paying your bills even easier! This fall we continue our involvement in the York community, read on to see what exciting events we'll be sponsoring. We value our relationship with you and encourage you to stop in or give us a call; our professionals are ready, willing and able to help you with any of your financial needs!

Timothy Ames, President/CEO

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Mark Your Calendar

Holiday Closings

Columbus Day - Mon., Oct. 12
Veterans Day - Wed., Nov. 11
Thanksgiving Day - Thu., Nov. 26
Christmas Eve - Closing at 2pm
Christmas Day - Fri., Dec. 25
New Year's Eve - Closing at 2pm
New Year's Day - Fri, Jan. 1, 2010

Dates to Remember

12th Annual Women's Show

OCT 3-4

Memorial Hall - York Expo Center
Stop by our booth #139

Brews, Brats & Bands Festival

OCT 10 3:00PM - 7:00PM

York Revolution's Stadium
Sponsored by Heritage Valley - tickets required

International Credit Union Week

OCT 11-17

Look inside for a chance to WIN FREE Gas!

Santa Visits Heritage Valley

DEC 12 West York Office

DEC 19 Main/East York Office

10:00AM - Noon

Bring a canned good for the York County Food Bank and get a FREE picture with Santa!

Make a Difference... Become a Director

In preparation for our 2010 annual Board elections, Heritage Valley is looking for members who want to put their experience and talents to work for a good cause. We are seeking qualified volunteers who want to make a difference in their Credit Union by serving on the Board of Directors; and you may be just the person we need!

All candidates that demonstrate good character, fiscal responsibility, a commitment to serve as a volunteer in the best interests of their fellow credit union members, and the willingness and ability to fulfill the responsibility of the position, will be recommended for nomination. There are three open board seats and the election will be held in April 2010.

Members that are interested in running for a board position must submit a completed Board Nomination Form by December 15, 2009. This form can be found on our website under the "HV News" section of the homepage or may be obtained by contacting Rita Greenawalt at (717) 840-4981 ext. 229.

CU WORD SCRAMBLE

1. SNIERUAGT _____
2. PEODTSI _____
3. IDECTR _____
4. ERIESGRT _____
5. UTAOCCN _____

Answers: 1. Signature, 2. Deposit, 3. Credit, 4. Register, 5. Account

hV KIDS' CORNER

TOP 14 ways to help your kids learn about money (Part 3 of 3)

The last three issues we have been giving you some tips for helping your kids to learn about money. Here's the last of the 14 tips. We hope all of the tips have helped to create some fun learning experiences for you AND your kids!



- 10. Introduce Taxes** – Children will often be surprised by the withholding on their first paycheck. Explain the concept of taxes early on and their paycheck will more closely meet their expectations rather than disappoint.
- 11. Encourage Charitable Giving** – Introduce philanthropy to your children early and they will likely become eager volunteers and donors.
- 12. Introduce Long Term Planning** – Teach your children about long term savings and debt. Discuss the costs of college, cars, houses, and retirement early to give them a head start.
- 13. Teach Them to Invest** – Once they have mastered basic banking skills, encourage your children to learn about the stock market. Explore appropriate stocks and mutual funds with your children.
- 14. Make Learning FUN!** – Play money games that encourage learning. Board games, online games and homemade games are all possibilities. (A listing of fun games to help your children learn about money will be in next quarter's newsletter!)

Factoids for Fun:

- **Big "Bucks"!** – Before the days of paper money, Americans traded skins including deer and elk bucks, for goods and services. Hence the word "buck" to describe money.
- **Tough fold** – A piece of paper currency can be folded forward and back 4,000 times before it will tear.
- **Million Dollar Miles** – A mile of pennies laid out is \$844.40. By this standard, America is about \$2.5 million wide, coast to coast.
- **Cheap Set of Wheels** – In the 1920s you could buy a brand new car for less than \$300.
- **A Buffalo from New York City?** – The bison on the Buffalo Nickel was from New York City. Named Black Diamond, this bison lived around the turn of the 20th Century in the Central Park Zoo.

SANTA VISITS HERITAGE VALLEY
Saturday, DEC 12, 10AM – Noon
 Kings Mill Rd–West York Office
Saturday, DEC 19, 10AM – Noon
 Pleasant Valley Rd–Main/East York Office

Bring a canned good for the York County Food Bank and get a FREE picture with Santa!

Last Quarter's Drawing Winners

SAVASAURUS CLUB
 Cody Mason • Hunter Weibley

MONEY TALKS
 Benjamin Weaver • Elizabeth Wallace

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

Next Quarter's Prize Drawing
 Sammy Savasaurus: Avalanche Xpress Snow Tubing Day Pass
 Money Talks: Two (2) Movie Tickets

Help Protect Your Financial Information in 5 Simple Steps:

- 1 Double Check** monthly statements to ensure they match your records.
- 2 Shred** personal and financial information before discarding it.
- 3 Don't give out account numbers** or other personal financial information, unless you initiated the call.
- 4 Review** your credit report annually. You're entitled to a free credit report every year. Simply contact one of the three main credit reporting bureaus:

✓ Equifax (800) 525-6285 equifax.com	✓ Experian (888)397-3742 experian.com	✓ TransUnion (800)680-7289 transunion.com
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www.annualcreditreport.com

Or contact us for a **FREE Credit Check-up with FREE score!**

- 5 Sign up for Verified Visa:** It's a free service that gives you extra password protection online at participating merchants. Visit www.visa.com/verified today.

Heritage Valley FCU and Visa® are dedicated to protecting your financial information. And with Visa's multiple layers of security, including Zero liability*, you're protected from unauthorized purchases. So you can continue to use your card with confidence.

* Covers U.S. – issued card only. Visa's Zero Liability policy does not apply to ATM transactions or PIN transactions not processed by Visa and certain commercial transactions. Cardholder must notify issuer promptly of any unauthorized use. Verified by Visa requires online activation and is for use only at participating online merchants. Consult issuer for additional details or visit www.visa.com/security

Looking for New Mortgage Possibilities

You just found them.

Whether you're looking to refinance your current mortgage or purchasing a new home, we've got all the loan program possibilities to fit your needs!

- **Conventional, FHA and VA loans available**
- **No origination fees and low closing costs**
- **Competitive rates and flexible terms**

Call today for more details!

At Heritage Valley, our goal is to provide a positive experience to each of our members. We recognize that your time is important and knowing mortgage loans require additional attention and detail we ask that you schedule an appointment with one of our mortgage representatives. To discuss your mortgage needs, please contact Renae or Barb at (717) 840-4981 ext. 252 or ext. 276.

*Membership eligibility required.

New Bill Payer Enhancements To make paying your bills even easier!

On September 22nd, Heritage Valley's Bill Payer program launched new enhancements to improve your bill payer experience including:

- **Improved New Look!**
- Added ability to make **rush payments**
- Calendar option to create **reminder e-mails and text messages** so you'll never miss a payment
- **Gift checks, charitable contributions, and pay-a-friend** features added

- **Extended cut off time!** Up to 2:00pm to schedule, delete, or change payments (Previously 5:00am cut-off time)
- In addition to the standard of up to 18 months of payment history storage, you will also be able to view your payment history prior to the September 22nd date.

If you have questions or are having issues with the new format of the Bill Payer program please contact us at (717) 840-4981.



HV Sponsors 1st Annual Brews, Brats & Bands Festival

Saturday – OCT 10, 2009
3:00PM – 7:00PM (rain or shine)
York Revolution Stadium
 Benefits the York Jaycees

The same organization that has brought you the York Chili Cook-off for over 20 years is doing it again!! Come join us for a fun day

at the ballpark stadium filled with various local brewers, food and music! (Must be at least 21 years of age to attend.)

Tickets are \$25 and are limited so don't wait! For more information about the event and ticket sales, visit:

www.brewsbratsandbands.com