

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, 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 Pfaendler
Treasurer

Donald Swope

Jean Miller
Secretary



The Local Card with the Local Solutions You Need

Introducing the new look of Heritage Valley's Platinum VISA Credit Card

Tired of rising interest rates? Higher monthly payments? Terms & fine print that keep changing? Heritage Valley can help take the frustration out of your credit card with a low fixed rate, no penalty rate, no balance transfer fees and no annual fee. Plus! You'll get the convenience of a local card with payments that can be made at any of our branch locations.

You'll be able to carry and use your Heritage Valley Platinum VISA® Credit Card at millions of merchants



worldwide with the confidence that you're getting the very best deal around. Heritage Valley's card has been included on CreditCardConnection.org's website (as seen on Suze Orman, Forbes Woman, CNN and Oprah Radio) as one of the most fair and ethical credit card programs in the nation! To get the best deal with the Heritage Valley Platinum VISA® Credit Card, call or go online to apply and start saving today!

Honor their Service: Care Package Items for Soldiers

Beginning June 1st, as a way to help honor the men and women that are serving our country overseas and to help make life just a bit easier while they are away from loved ones, Heritage Valley is again helping support a local group's efforts to collect care package items for soldiers. The items will be shipped overseas to soldiers with family from the York area as well as across the nation. We are asking for your help in donating

various items such as instant drink packets, sunscreen, toilet paper and batteries. Any and all donations are welcomed, however a copy of a specific list of all items needed can be found on our website and next to the donation box at each office location. Please have all items to one of our office locations by Tuesday, September 7th. We sincerely thank you for your continued support.

Mortgage Corner

A mortgage is one of the biggest investments you'll make in your lifetime and one that can have an effect for many years. Heritage Valley wants to give you the resources you need when considering purchasing a home, refinancing, or just making sure your current loan is still working best for your circumstances. In addition to our in-house Mortgage Representatives that are available to assist you, here we'll be featuring each quarter a new topic in the mortgage industry that may help answer some of your questions. Have questions we didn't answer? Give us a call!

Should You Refinance Your Adjustable Rate Mortgage?

With interest rates moving daily, you may have given some thought to what impact increasing rates might have on your adjustable rate mortgage (ARM), in both the near and long-term future.

How long you intend to live in your home with an ARM might be the most important factor to consider, if thinking about refinancing to a fixed rate loan. Most experts agree that if you plan on being in the home for only a few years – roughly 3-5 – then it probably makes financial sense to stick with your ARM.

However, if you are in a starter home with plans to move up or down-size, then investigating a fixed loan while rates are still below 6 percent is a good idea. Even if you plan on staying in the house for longer, you may still want to run a few financial scenarios to know what your options are.

We recommend, staying in touch with your Mortgage Representative and regularly ask if your current loan program is right for your financial objectives. Our Mortgage Representatives are here to help with no-obligation consultations and comparisons to make your mortgage work best for you. Contact us today!

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.

Heritage Valley's COMMONcents

75th Anniversary

A positive experience for you and your money.

2nd Quarter Newsletter | Spring 2010

HeritageValleyFCU.org

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Mark Your Calendar

Holiday Closings

Memorial Day – Mon., May 31

Independence Day – Mon., July 5

Dates to Remember

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 tickets by April 9th

Tickets \$20 per person

FREE Member Seminar: "Take Charge of Your Credit Cards"

MAY 12 6:00pm to 8:00pm

Main/East York Office

Call to reserve your spot today!

A Message from the CEO



April 29, 2010. Why mention this date? What significance is there to this date? This date may mean different things to many people but to me, to Heritage Valley, it means something BIG! Seventy-five years ago in 1935, during the worst economic period in the history of the United States, a group of volunteers with an entrepreneurial mindset, joined together for a common purpose to fulfill a great need that existed in their day. They

The good news is that Heritage Valley Federal Credit Union is financially strong and ready to help our members during these tough times. Everyday we hear testimonies from our members telling us how we have helped them save hundreds, if not thousands of dollars to help ease their financial struggles. We are excited that we can continue on with the dream that started 75 years ago.

At our Annual Meeting in April 2010, we are planning a 75th year celebration that will be fun and memorable and include music and dancing. We will all enjoy a delicious three course meal along with the company and fellowship of other members. Yet the real magic of this milestone, this celebration, lies

"...Heritage Valley Federal Credit Union is financially strong and ready to help our members during these tough times."

planned and developed an organization that was designed "to promote thrift among its members, by affording them an opportunity to accumulate their savings; and to create for them a source of credit for loans of provident or productive purposes." They wanted a safe and reliable source to help their friends and co-workers, with their financial needs.

I think about what they must have talked about; what they dreamed this Credit Union would become. Imagine! Yorkco York Employees Federal Credit Union, our original name, was established to meet the needs of the employees and their families who worked at York Ice Machinery, which later became York International. Did they ever imagine that the credit union that they started seventy five years ago, during the time of the Great Depression, would stay financially strong to weather the ups and downs of our economy? Would this credit union really be able to make a difference in the lives of their members?

Look at what we see today. We see banks struggling to survive and people having difficulties getting financing to help them through these uncertain times. In some ways it feels like déjà-vu all over again.

in the multitude of regular, every day moments. The desire that sparked seventy five years ago is still burning. Each year as the Board and Management Team meet to strategically plan the future of Heritage Valley, we keep in mind the philosophies that were instilled so many years ago. As Heritage Valley's President/CEO, it is exciting for me to lead a team of dedicated staff and volunteers that continue to look for ways to strengthen and provide services that are straightforward, simple and with no hidden surprises.

As you read through this newsletter you will see that the structure and value that we were founded on is still the backbone of our ideals today and continues in the daily decisions of how we treat others and ourselves. It is through these seemingly small details and events that our true potential emerges to be the premier Credit Union in York County.

Timothy Ames, President/CEO

www.heritagevalleyfcu.org A Website Redesigned with You in Mind

If you've logged on to www.heritagevalleyfcu.org lately, you've noticed a major change in the look and navigation of Heritage Valley's website. New interactive tools, a more appealing layout and easier-to-find content highlight the complete redesign that was built with our members in mind.

Providing our members with financial resources and educational tips is an important feature of the new website. We've updated the content throughout and have also added articles, interactive tools and calculators in our new "Life Events" tab with topics about some of the major events in your life such as purchasing a home, purchasing a vehicle, managing your money, identity protection and your retirement. The homepage has four special feature boxes that also help to highlight the latest product/services promotions and information.



Enjoy simplified navigation and content to help you towards a healthier financial well-being. Everything you need is just a click away!

If You're Proud of your credit union? You could win **FREE* Gas!**

In honor of our 75th Anniversary of serving York, Heritage Valley is continuing to honor our proud HV members with (12) twelve 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 HVTeam 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 on our website and on signage in our lobbies. So be sure to pick yours up today and display it proudly. If we spot you, you could be our next winner!



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

FAQs

"Is it true that every time I use my Heritage Valley VISA Debit or ATM card I am going to be charged a fee?"

No! As a Heritage Valley member you have many options for accessing your money using your VISA Debit or ATM Card without having to pay a fee. Just follow any of the following tips:

- Use ATMs owned and operated by Heritage Valley; check out our website, HeritageValleyFCU.org for a location near you.

- Determine a monthly budget if using non-Heritage Valley ATMs. Limit your withdrawals to five each month.

- Request cash back when you make debit card purchases. At many merchants all you have to do is ask for "debit" and enter your PIN to get cash back.

Kristina Rose, VP Member Services says, "This is a huge Heritage Valley difference, most other financial institutions charge you if you select "debit" over "credit" - Heritage Valley doesn't!"

Don't forget...

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.

FREE Member Seminar: "Take Charge of Your Credit Cards"

Join us for an evening to learn valuable information at no-cost to you!

Credit cards have their benefits, it's all in knowing how to make them work best for you. Whether you're a long-time credit card user or new to the world of credit cards and want more information about how credit cards can benefit you, we can give you the tips to help you take charge of your credit cards!

This seminar will cover:

- The benefits and costs of credit
- The basics of credit
- How to evaluate credit card offers
- How to avoid credit card fraud
- How to cancel unused credit cards

When: Wednesday – MAY 12, 2010
6:00PM – 8:00PM

Where: Main/East York Office located at 2400 Pleasant Valley Road in York
Light refreshments will be served.

Space is limited! To reserve your spot, please call (717) 840-4981 and press '0' to speak with the receptionist by Friday, May 7, 2010.

Take advantage of the 2010 energy tax incentives while you still can!

We can help with a Home Equity Line of Credit. Apply Today!

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 delicious three-course 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. A 75th Anniversary commemorative timepiece will be the take home gift of the evening. Tickets are required and are still available but are limited so please call (717) 840-4981 to reserve yours today!

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. Reservations must be made by calling (717) 840-4981 or stopping by one of our offices by Friday, April 9th. Tickets are not required for members that wish to attend the meeting only. Meeting at 7:00pm.

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



KIDS' CORNER

Raising Money Savvy Kids (Part 1 of 3)

Teaching your kids about how to handle money responsibly is one of the most important jobs you can have as a parent. Why? Good money management is about simply forming good habits and the earlier you form habits, the more it feels like second nature. The same goes for helping your kids establish good habits when it comes to money, habits that will stay with your child for a lifetime. To start you off, here are two tips in helping to raise money savvy kids. Next issue we'll give you a few more and then we'll give you some tips to use by age group.

1.) Learn Together. Don't feel like you have to be a financial whiz yourself, or even that you have to have a good handle on your own money situation. Pick up a good book, give us a call about our youth programs, or check out the resources under our new "Life Events" tab on our website for Money Management tips. There are some great budgeting tools and calculators for saving that are great for all ages of savers! And don't assume kids will learn about money in school. So learn together and if your kids see you learning, they'll be more apt to want to learn with you!

2.) The Allowance Debate. Allowances are probably the hot-button topic when it comes to financial literacy for kids. Nearly everyone agrees that kids need to get spending money from their parents—after all, you need to have money to learn about money. The issue generally comes down to expectations. Many parents have their kids do certain chores to earn the allowance, arguing that this system teaches children about earning. Others say that allowance shouldn't be tied to chores, because taking care of a home is simply part of being a family. It's up to you to weigh the pros and cons and decide what's right for your family.

Have questions or still not sure how to get your child off to the right start? We can help, just give us a call! (717) 840-4981

FREE Coin Counting Now Available!

Over 70% of us accumulate pocket change in some fashion. Whether it's stored in a 'piggy bank', a coffee can, or a glass jar, sources say that there is \$7 to \$10 billion in coins collecting in people's homes across America!

Some hate carrying around excess coins while others like to set aside a little spare change as a pain-free way to save. As a member of Heritage Valley you can now get all those loose coins counted for FREE* at our East York/Main Office! No need to spend time counting and rolling your coins when our machine can do it for you and it's as easy as 1, 2, 3! Stop by and try it out today!

*Non-members will be charged a 5% fee of the total counted.

CU WORD FIND

Hidden below are 20 terms about saving, spending and giving. See if you can find them all. (Grown-ups can try it too!)

G A S K M S K N O C I M D E H
I A C O E A J X O K E Z E R S
F D N C G V V I T B N P P A A
T E N C O E N L Z O K I O H C
Y A C E V U Q D I M E G S S V
C M L H P J N N A C D G I T W
E H H F W S U T N T O Y T B K
T X A R U T L A L C L B W A Y
H I P R I N W O P M L A V I Z
S V J D I O D Z A T A N Z J V
T N E P L T Z R Z N R K K M
G R R L Z G Y Q A E T A N O D
C I A A S O E I J I K C E H C
X M V P E J P P P G S U Z W T
L V D E Q A R X R F L E X X B

Account	Deposit	Loan
Allowance	Dollar	Money
Cash	Donate	Piggy Banks
Charity	Earn	Save
Check	Fundraise	Share
Coin	Gift	Spend
Credit Union	Give	

Factoids for Fun

- **Chunk of Change** - One million dollars' worth of one-cent coins (100 million coins) weigh 246 tons.
- **Cost of Learning** - Annual global spending on education is \$1.1 trillion.
- **Grainy Snapshot** - Since 1977, American's consumption of Mexican foods has increased four-fold, and consumption of snack foods such as crackers, popcorn, pretzels and corn chips has tripled.
- **Hot Facts** - The average surface temperature of the earth climbed to a record high in 1995, 58.7 F. Moreover, the years 1991 through 1995 were warmer than any similar five-year period, including the two half-decades of the 1980s, the warmest decade yet recorded.

Congratulations to our winners.

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

Last Quarter's Drawing Winners

SAVASAURUS CLUB
Chad Millar • Scarlet Mitzel

MONEY TALKS
Luke Seitz • Anthony Kinard

Next Quarter's Prize Drawing
Sammy Savasaurus: Summer Fun Pack
Money Talks: Two (2) Movie Tickets