



Heritage Valley's Common Cents

Winter 2008

Serving York County Since 1935

Message from the CEO

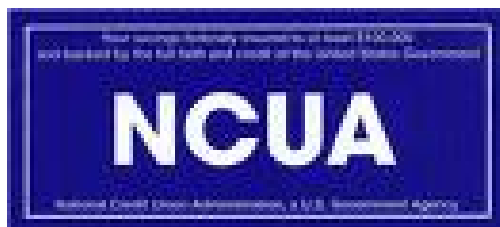
Is my money safe?
Did I make a sound
choice putting my
money in accounts
with Heritage Valley?
Is Heritage Valley
looking out for my
financial well-being?



CEO Tim Ames

Allow me to ease your minds and put your rightful concerns to rest. Yes, you made a very sound decision to choose Heritage Valley as your financial institution for savings, checking, money markets, IRAs, CDs and all your lending needs. No matter what your need may be, Heritage Valley is here, and has been for more than 70 years, providing a safe and sound place to help you manage your finances. Your money on deposit is fully insured up to \$100,000.00 by the NCUA, which is backed by the good faith of our US government. An important fact to keep in mind is – no credit union depositor has ever lost a penny due to the protection offered by the NCUA insurance. Another important fact about your coverage is, it's possible to set up your account to provide you with more than \$100,000.00 in coverage. Check out our website or contact one of our staff members for additional information and useful tools and phone numbers so that you can be assured that all your money is protected. We are not

owned by stockholder. You are the owners of Heritage Valley. We take our earnings and provide the products and services that will help make your life easier to manage. Life is hard enough, why should managing your finances be too? If you're looking to simplify your bills be sure to complete the Personal Credit Check-up on the flip side. This will give our loan officer's the approval to review your credit report and find opportunities for you to save money and improve your credit score – best of all it's FREE! With all the talk about "going green" these days, we're looking for ways to improve our website and provide more electronic means of contacting us and opening accounts on line. We're also phasing out the paper slips that you fill out at the branch. We're putting your request directly to the computer and you sign the signature pad to approve the transaction. It's more secure and it saves a lot of trees each year. Another service that we've just begun to offer, is the first mortgage. This is a nice complement to all our other mortgage products. Don't hesitate to contact us if you have any questions.



Holiday Closings

Columbus Day -

Monday, October 13, 2008

Veteran's Day -

Tuesday, November 11, 2008

Thanksgiving Day -

Thursday, November 27, 2008

Christmas Day -

Thursday, December 25, 2008

Christmas Eve, closing at 2PM

New Year's Day -

Thursday, January 1, 2009

New Year's Eve, closing at 2PM

Enjoy and Safe Travels!

Locations & Hours

East York

2400 Pleasant Valley Road

West York

777 Kings Mill Road

Lobby Hours:

Mon-Fri: 9:00 a.m. – 5:30 p.m.

Sat: 9:00 a.m. – 12:00 p.m. (East York)

Drive-Thru:

Mon-Wed: 8:00 a.m. – 6:00 p.m.

Thurs- Fri: 8:00 a.m. – 7:00 p.m.

Sat: 8:00 a.m. – 1:00 p.m.

Phone: (717) 840-4981

Fax: (717) 840-4982

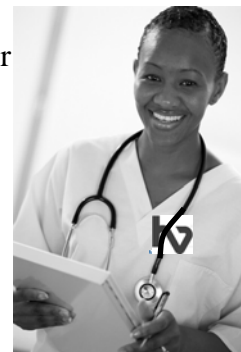
Toll Free: (877) 214-1914

Audio Teller (Teddie): (717) 840-4793

www.heritagevalleyfcu.org

Request Your Personal Credit Check-up NOW!

With our **FREE Personal Credit Check-up** we will thoroughly review your credit report and uncover opportunities to show you “how to pay less”. Most consumers don’t know their credit scores. At Heritage Valley we want to change that! We believe that every member should know what makes up their credit score and what steps they can take to improve their score. Complete this form then mail it or drop it off at one of our offices **TODAY!**



Name _____ Account # (if applicable) _____

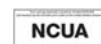
Address _____

Social Security Number _____ - _____ - _____ Date of Birth ____/____/____

Phone Number (____) _____ - _____

By signing below, I am authorizing Heritage Valley FCU to request a copy of my Credit Bureau Report.

Signature _____ Date _____



BACK BY POPULAR DEMAND!

Free Member Seminars

You can learn valuable information at these no-charge seminars. Please call Peggy at (717) 840-4981 to reserve your spot. Light refreshments will be served. **CALL TODAY!**

EXPLORE YOUR SCORE – WITH A PERSONAL CREDIT CHECK-UP

*Presented by Michael Gutshall, VP of Lending
at Heritage Valley Federal Credit Union*

Wednesday, October 8, 2008 • 6:00 p.m. • Pleasant Valley Road

Have you ever wondered what your credit score is? Maybe you are wondering what the reason is for your score. Well then, you’ll want to attend this seminar. Join us for an educational seminar hosted by Mike our VP of Lending at Heritage Valley Federal Credit Union. We’ll provide you with some valuable tips for improving your score and suggest opportunities that may save you money on future loans. Each participant will be offered a FREE Personal Credit Check-up. With this Heritage Valley service we can offer you exclusive tips for improving your personal credit score. We will uncover ways to lower your monthly bills that will begin putting money back in your pocket. When you leave this seminar you will be pointed toward that positive path to a healthier financial well-being.

Look Who Joined the Heritage Valley Team!

Pleasant Valley Road Office

Meryl Shoemaker – Teller

Cheryl Koons - Teller

Barbara Baublitz – Loan Manager

Tara Kochansky – Marketing Director

Kings Mill Road Office

Melissa Runkle - Teller

Devan Bohnert – Teller

Kiesha Jackson – Teller

Barbara Myers - Teller