health care credit union

MONEY TALK$

January 2011

Happy New Year From Health Care Credit Union

What Great Things Will 2011 Bring?!?

Watch in early 2011 for AMAZING changes and great new services—all to benefit YOU!

- New website with "real time" transaction reporting
- ***New*** Bill Payer
- An extended network of fee free ATMs
- ***New*** Scholarship
- ***New*** Kids Klub

Stop in to see what good fortunes we have for YOU!!

SCHOLARSHIP

- The Health Care Credit Union Scholarship is back—$1,000.00!!!
- Applicants can be pursuing education in any field, but must have an account at Health Care Credit Union to be eligible
- Applications are available at either office
- Application deadline is March 31, 2011
- Any questions please contact Darin Schoening at (920)427-2252 or by email at dschoeni@hotmail.com

Ask Rita..

Q: How can I get a great rate on larger purchases that I want to make today?

A: A Home Equity Line of Credit is a convenient way to have immediate access to extra funds. If you are looking to plan a small get away or purchase a snowmobile or even remodel a bathroom, all it takes is a phone call to the credit union and the funds are transferred to your checking account. A Home Equity Line of Credit is also a great piece of security for an unexpected medical bill or vehicle repair.

FLIP THIS PAGE OVER!!

The Audit Committee of Health Care Credit Union is conducting an audit of your credit union and asks that you examine the enclosed statement and compare it with your records as of December 31, 2010.

If the balances shown on the statement are NOT correct according to your records, please report the difference to us in writing to the address below. Include your name, phone number and member number as well as the balances in question. Please send information to:

Elizabeth S. Cummings, Treasurer
Audit Committee—HCCU
1124 Bay Shore Drive
Oshkosh, WI 54901

Unless you report any difference within ten (10) days of receipt of this statement, your account will be considered correct as shown. Only replies to this audit should be returned to this address. Thank you for your cooperation.

Elizabeth S. Cummings, Treasurer

January, 2011

Congrats to Marilyn Belter and Daniel Blohm for being the lucky winners of our great candy give-a-way!

Pay Yourself First

You have until **April 15th, 2011** to make IRA (Individual Retirement Account) contributions for 2010.

Payroll deduction is a great way to contribute to your IRA for 2011— we can help you set this up today!

Member to Member Business Corner

Do you own a small business? We would be happy to promote you in our newsletter. Call (920) 233-1140 for more information—ask for Cara.

Looking for Scrubs?

Queen Bee Apparel
& Men's Clothing Fit for a King

Sandy Koch
513 N. Main Street
Oshkosh, WI 54901

Email flex1966@netzero.com
920-420-1114

Special!!

11 Month CD—1.35% APY
Traditional Certificates or IRAs

Minimum deposit of $500.00 required—penalty for early withdrawal

Call HCCU for more details

Upcoming Holidays

Both offices of Health Care Credit Union will be closed to observe the following holidays:

Martin Luther King, Jr. Day
January 17, 2011

Presidents' Day
February 21, 2011

Please Plan Ahead!

We Thank You...

We know you have a choice—so THANK YOU for choosing Health Care Credit Union for you financial needs. We appreciate YOUR business—now and in the future!

"You are not a failure if you fall down, but you are if you stay down."

—Submitted by Joyce Member, HCCU

SCAM ALERT!!

If you receive a call informing you that you must call an 800 phone number or your debit card will be deactivated please be advised—IT IS A SCAM!! As always, please use caution when giving out any type of information. If you have any questions about the safety and security of your debit card just give us a call.

Rates...

Vehicle financing starting at 3.29%
Mortgage loans as low as 3.75%
Christmas Club accounts at .40% APY

Call for all other rate information

**Dividends paid on savings balances over $100.00*

As of November 30, 2010

Assets: $12,828,254.47
Loans: $9,014,991.88
Members: 2133

We have recently updated our email addresses—please make note for your records!

Rita: rita.voight@healthcarecu.org
Sharon: sharon.docherty@healthcarecu.org
Dawn: dawn.makurat@healthcarecu.org
Cara: cara.lang@healthcarecu.org
Marie: marie.gumz@healthcarecu.org
Danielle: danielle.natzke@healthcarecu.org
Elizabeth: elizabeth.sell@healthcarecu.org
General: info@healthcarecu.org

Telephone
Main: (920) 233-1140
West: (920) 236-1596
Toll Free: (800) 318-4922

Fax
Main: (920) 233-4053
West: (920) 236-1595

Audio Response
(888) 286-3716

Website
www.healthcarecu.org

General Information
info@healthcarecu.org

Office Locations
600 S Main St, Ste 105
Oshkosh, WI 54902

2700 W 9th Ave, Ste 100
Oshkosh, WI 54904

ATM Locations
Mercy Medical Center
St Elizabeth Hospital

Routing Number
275981064