

F I N A N C I A L

# HART-BEAT

Hartford Healthcare Federal Credit Union

SUMMER 2010

## HELP US CELEBRATE CARIBBEAN SUMMER FUN!

2010 MARKS THE 55TH ANNIVERSARY FOR HHFCU!

**ENJOY A RIDE THIS  
SUMMER WITH A  
NEW DUNE BUGGY!  
RATES HAVE DROPPED!**

Want to cruise around all summer long in a new car? New and Used Car loan rates as low as

# 4.25%

If you have direct deposit and a share draft account, this includes a 0.50% discount.

Call Kim at **860-547-0027**  
ext. 206 for your car loan today.

We have partnered with **Enterprise Car Sales** to offer you discounts on used cars, trucks, SUV's and vans. **Enterprise Car Sales** has thousands to choose from. Purchase a car from Enterprise Car Sales from **June 1 - July 31, 2010** and get Blue Book trade in for your vehicle plus **\$1,000**.

Contact Jeanne at **860-547-0027**  
ext 208 for your referral.



**DON'T GET LEFT  
UNPREPARED THIS SUMMER.  
OPT IN FOR OVERDRAFT  
PROTECTION NOW**

You are out buying all the summer cook out party supplies and they are more expensive than you expected. You don't get paid until tomorrow, but the party is tonight! Your account will be slightly overdrawn. Do you want to go home empty handed? **Choose to Opt In now.**

You must "Opt In" for ATM and Debit Card Courtesy Overdraft protection or your NSF ATM and Debit Card transactions will be denied effective **August 15, 2010**. Your account will not be protected under Hartford Healthcare Federal Credit Union's courtesy fee overdraft protection unless you "Opt In."

Sign up on-line at **www.hhcu.org**  
or at any branch location today.

**TURN UP YOUR  
AIR CONDITIONING AND  
STILL SAVE THIS SUMMER!**

We've partnered with **Discount Power** to save you money! Save on your electric bill with **Discount Power**. It's **FREE** and easy, all you need is a copy of your electric bill. You will still get your bill through CL&P but you will be saving money each month!

Sara signed up with Discount Power and will save over **\$180** for the year.

Go to **www.hhcupower.org**  
to start saving today  
or contact **Roz** at **860-547-0027**  
ext 211 to sign up.

**HAVE MORE FUN IN THE SUN  
BY BEING FINANCIALLY FIT**

Don't feel overwhelmed with your finances. HHFCU has partnered with **BalancePro** to help you get yourself financially fit. Are you having trouble making your monthly payments, or just can't seem to get ahead? Speak with a confidential counselor today. Go to: **www.hhcu.org** and click on **BalancePro** at the bottom of the page or contact **Phyllis** at **860-547-0027** ext 215, to become financially fit.

Want to work on your **Financial Fitness at home?** Log on to **www.hhcu.org** and click on **Balance Track** for your personal Personal Financial Education. You can choose from 16 different educational modules that will guide you through the core aspects of personal financial management.

**THE CREDIT UNION IS  
BRINGING THE  
CARIBBEAN SUN CLOSER  
TO CONNECTICUT**

**Carol Bayreuther**, President/CEO of HHFCU went to Trinidad & Tobago in May, with two other Connecticut Credit Union CEOs to meet up with the **Credit Union League of Trinidad** and our partner **San Fernando Community Cooperative Credit Union (SFCCU)** to solidify the international partnership including our internship program.

*(Story continued other side . . .)*



Carol with the Board of Directors from SFCCU at the Credit Union Conference



(. . . Story continued from front.)

She met with the staff and discussed HHFCU's partnership as well as identifying additional Credit Union partnerships and internship programs. She was also fortunate enough to meet the new Prime Minister of Trinidad.

While in Tobago, she visited multiple places that the Credit Union has made an impact on the lives of the people. She visited an orphanage in Tobago, to see what could be done to help with the 24 kids that all live in one small house with one bathroom. She also visited a Credit Union member who made all of the cabinets for **COPOS Credit Union** and saw how the Credit Union had helped her purchase her equipment in Trinidad. She met a farmer and his family and visited his fields on the tractor that the Credit Union helped purchase.



Carol Bayreuther using alternative transportation in Trinidad

After her visit, Carol attended the **Caribbean Credit Union Conference** with 140 other people from Trinidad, St. Lucia, Barbados and Jamaica to discuss the political arena as well as understanding of the cooperative agreement. There were discussions on Shared Branching and how it could benefit those in the islands. Carol was able to further position HHFCU's international partnership with those in the Caribbean.

## TAKING TIME OUT WITH OUR FAMILY MEMBERS

All of us will be sharing time with our families during the following **Holiday Closings:**

**INDEPENDENCE DAY**  
Monday, July 5, 2010

**LABOR DAY**  
Monday, September 6, 2010

## ON VACATION & THE DAYS ARE SLIPPING BY...

Stacey was on vacation and forgot to call the Credit Union until after dinner time. She can now use our new call center, which is available after hours for her convenience. Call **1-888-837-6500** to check your balance, perform transfers and answer your questions.

You will need your full 10-digit Credit Union account number when you call the call center. Contact **Roz** at **860-547-0027 ext 211** for your full account number.

## HAVING FUN IN THE SUN AND HELPING OTHERS TOO

### HELP CONTRIBUTE TODAY TO THE SYLPHIL HOME OF LOVE ORPHANAGE IN TOBAGO



Hartford Healthcare Federal Credit Union will donate \$1 for each member account that updates both their cell phone and e-mail address with the Credit Union, for the benefits of the **Sylphil Home of Love Orphanage** in Tobago.

In an effort to reach out to our Caribbean partners, we are helping to build a new home for the 24 orphaned children in the Sylphil Home of Love Orphanage in Tobago. **\$1 will buy one block to build the walls for this new home.** Please help us help others today.

### Update your cell phone & e-mail address one of three ways:

- On our web site: [www.hhcu.org](http://www.hhcu.org)
- Call Roz **860-547-0027 ext 211**
- Visit us in person at one of our branches

## STOP IN AND SAY "HELLO" THIS SUMMER!

### MAIN OFFICE

4 Wethersfield Avenue, Hartford, CT 06114  
Telephone: (860) 547-0027 or (860) 545-2252  
Fax: (860) 527-6111 **ATM**

### HARTFORD HOSPITAL OFFICE

85 Jefferson Street, Hartford, CT 06115  
Telephone: (860) 545-3176 or (860) 547-0027 ext. 250  
Fax: (860) 545-3170 **ATM in Cafeteria**

### HARTFORD HOSPITAL NEWINGTON CAMPUS

181 Patricia M. Genova Drive, Newington, CT 06111  
Telephone: (860) 667-5205 or (860) 547-0027 ext. 253  
Fax: (860) 667-9400 **ATM**

### OFFICE HOURS FOR ABOVE LOCATIONS:

Mon. & Wed. 9-3, Tues. 10-3  
Thurs. 8:30-4, Fri. 8:30-3

### OUTSIDE OF THE HARTFORD AREA

**CALL TOLL-FREE: 1-888-606-9791**

**CALL CENTER: (860) 547-0027 #2**

**WEBSITE: [www.HHCU.org](http://www.HHCU.org)**

**E-MAIL: [info@HHCU.org](mailto:info@HHCU.org)**

### SHARED BRANCHING LOCATIONS:

[www.cuservicecenter.com](http://www.cuservicecenter.com)

### OTHER ATM LOCATIONS:

**Hebrew Healthcare**  
1 Abrahms Boulevard, West Hartford

**Institute of Living**  
Donnelly Building, Hartford

**Natchaug Hospital**  
189 Storrs Rd., Mansfield Ctr.

**Riverside Health and Rehabilitation Center**  
745 Main Street, East Hartford

**Windham Hospital**  
112 Mansfield Avenue, Willimantic

**2 ATM locations at**  
**Connecticut Children's Medical Center**  
Hartford & East Hartford, CT locations

Note: If you use an ATM card from another financial institution at an HHFCU ATM, the surcharge is only \$2.25, a portion of which is dedicated to healthcare scholarships.

## HAVING FUN IN THE SUN AND SAVING THE ENVIRONMENT AS WELL.

Trevor is going on vacation and wants to retrieve his statements via the Credit Union's e-statement. He is excited to have this option and flexibility and not worry about the statement sitting in his mailbox.

Go to [www.hhcu.org](http://www.hhcu.org) and log on to **Home Banking**. Access your account and click on "Statements" in the heading bar to get signed up! **It's quick and easy.** You will no longer receive your paper statements in the mail. An e-mail will be sent to you in the beginning of the month indicating that your statement and our newsletter is available. No need to wait for it to arrive in the mail. Contact **Roz** at **860-547-0027 ext 211** for assistance

## SITTING AT THE BEACH & NEED TO MAKE A TRANSFER?

Mobile banking is quick and convenient.

**You can access your account two ways:**

1. Mobile phone's Internet browser key at <https://www.hhcu.org/mobile.asp>
2. Text: **95495 hhcu** & your pin # from mobile banking

HHFCU must have your cell phone number on file as well as a password for mobile banking. Contact Roz at **860-547-0027 ext. 211** to get started.

## LOW RATES KEEP IT COOL

SHARE/SAVINGS	APR <sup>2</sup>	APY <sup>3</sup>
Share/Savings Accounts <sup>1</sup>	.20%	.20%
Club Accounts <sup>1</sup>	.20%	.20%
Young-at-Heart Club <sup>1</sup>	.35%	.35%
IRAs	.50%	.50%

  

MONEY MARKET ACCOUNTS	APY <sup>3</sup>
(\$1,000 min.; \$2,000 min. to earn dividends)	
\$2,000-\$20,000	.50%
\$20,001-\$75,000	.65%
\$75,001 + over	.85%

SHARE CERTIFICATES & ROTH IRA SHARE CERTIFICATES (\$500 minimum)	APR <sup>2</sup>	APY <sup>3</sup>
3 months	0.65%	0.65%
6 months	0.85%	0.85%
1 year	1.10%	1.10%
2 years	1.50%	1.50%
3 years	2.00%	2.00%
5 years	2.75%	2.75%
ROTH IRA DAILY ACCUMULATOR	.50%	.50%

LOANS	APR <sup>2</sup>
<b>100% FINANCING ON NEW &amp; USED AUTOS (UP TO 5 YEARS)</b>	
<b>Auto Loan</b>	
New or Used (2010-2005)	1-48 mos. 4.75%**
New Vehicle or Used with a value over \$30,000	49-60 mos. 5.00%**
Used Vehicle (2004 & Older)	61-72 mos. 5.25%**
"MAPS" (lease-like auto loan program)	1-48 mos. 6.15%**
Share Secured Loan	6.48%**
Home Equity (5-year Variable)	6.00%
Home Equity (Fixed Rate)	5.25%***
	5-year 5.50%***
	10-year 5.75%***
	15-year 6.00%***
	20-year 6.25%***
<b>1<sup>st</sup> Home Equity Mortgage (Fixed Rate) 30-year</b>	<b>6.50%***</b>
Home Equity Line of Credit	4.00%*
Home Improvement	11.20%*
Personal Loan	Up to 60 months 8.95%*
	61 months to 120 months 9.95%*
Vacation Loan	11.49%*
Alternative Parent Loan	10.30%*
Alternative Student Loan	9.75%*
VISA <sup>®</sup> (Introductory Rate 1.9%)	10.90%
NO VISA ANNUAL FEE!	

All rates are effective as of 7/1/2010 and subject to change without notice. <sup>1</sup>Minimum daily balance of \$100 to receive dividends. <sup>2</sup>Annual Percentage Rate. <sup>3</sup>Annual Percentage Yield. Rates as low as indicated. \*Your rate will be based on your credit history. \*\*Your rate will be based on the number of years your loan is financed, plus your credit history. \*\*\*Your rate will be based on your loan-to-value ratio, plus your credit history.



We care for you as you care for others.