

Healthcare Community Credit Union

Experience The Power Of Membership

Credit Union



SPRING 2009

ON THE BACK

Spring Clean Your Budget With A Home Equity Loan or Line of Credit

Your Credit Union Offers You A Hand

Keep Current With HCCU

Get Your Perfect Pick – Enterprise Auto Sale

Holiday Closings

HCCU will be closed in observance of the following holidays:

Memorial Day
Monday, May 25

Independence Day
Saturday, July 4

Healthcare Community
Experience The Power Of Membership Credit Union

2316 East Meyer Blvd.
Kansas City, MO 64132
Phone: (816) 276-9401
Fax: (816) 276-9407
Access24: (816) 276-9400
www.cuonthenet.org

Hours:
Research Medical Center
Monday - Friday: 7 a.m. - 4 p.m.
Closed Thursday at 3:30 p.m.

**Research Medical Center
Brookside Campus**
Hours may vary. Call 816-276-7589
for current hours.



301 NW Englewood Road
Gladstone, MO 64118
Phone: (816) 361-4194

2326 S. Savage
Independence, MO 64055
Phone: (816) 325-6900

615 W. Foxwood Dr.
Raymore, MO 64083
Phone: (816) 361-4194

260 NW Oldham
Lee's Summit, MO 64081
Phone: (816) 361-4194

1155 NE Douglass
Lee's Summit, MO 64086
Phone: (816) 361-4194

Ask us about our new "Curb Service."

Check **www.cuonthenet.org**
for branches and ATM locations.

MAP09-282TP

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration
a U.S. Government Agency

**EQUAL HOUSING
LENDER**

**CO-OP
NETWORK**

Stop Dreaming And Start Driving! HCCU Has Auto Loan Options For You!

3.9% APR!*

Stop dreaming about that new car. Stop wishing for a lower payment.

Instead, come to Healthcare Community Credit Union. With great service, flexible terms and rates as low as 3.9% APR*, we'll help you get both!

In this economic climate, automakers are working hard for your money by offering great incentives. Dealerships may be able to extend cash-back deals or great trade-in values. Pair those offers with the exceptional financing available at HCCU, and you'll be riding in high style with low payments!

Even if a new car isn't in your future, you can refinance your vehicle with HCCU. Your used car still qualifies for low rates and

flexible terms, which translate to smaller monthly payments.

Use the money you'll save to make

mechanical repairs, purchase a top-quality stereo system, pay for a new paint job or even buy new wheels – your current car could become your dream car!

Whether you're buying or refinancing, HCCU can help you get the auto – and the Auto Loan – of your dreams. Call the credit union for full details about our Auto Loan options today!

Too Good To Be True?

You've heard the old adage; If it sounds too good to be true, it probably is. With dealer offers and incentives, that's usually the case. Special financing offers only apply to a small percentage of buyers, and many of the dealers require hefty down payments. HCCU doesn't try to trick you or lure you in to a deal. Instead, you get up-front answers about financing and total costs. Plus, we offer programs like GAP Insurance and Borrower Security, which can provide coverage in the event of an accident or unexpected loss of wages. When you're in the market for a car, come to HCCU. We'll educate you and give you the tools you need to find a truly great deal.



*APR = Annual Percentage Rate. Introductory offer of 3.9% APR available for new vehicles and qualified buyers only. Introductory rate is good for 12 months, then returns to regular credit union loan rate. See credit union for full details.

Securing Your Identity

Keeping your personal information out of the hands of potential thieves can seem like a daunting task, but there are simple steps you can take to ensure the security of your identity and finances.

• Check your credit report

Go to www.annualcreditreport.com, and order your credit report from each of the three nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. You can even choose to check one report every four months, giving you a full year of credit monitoring without fees or extra service contracts. Check over these reports carefully to make sure that all items are accurate, and report those that are questionable. Keeping a close eye on these reports will help you to guard against fraudulent accounts opened in your name.

• Sign up for e-statements

Beyond going green and conserving paper, receiving your financial statements and bills online also keeps important personal information out of your mailbox, out of your trash can and out of the hands of potential criminals. You'll be able to access your account information over a secure Internet connection, where others can't reach it.

• Never give your information to unknown sources

It may seem like common sense, but criminals can be convincing. Unless you initiate the contact, HCCU will never ask for your account information over the phone, in a text message or by e-mail. Check to make sure the Web sites you visit are secure, and do financial business in person whenever possible.

Following these tips won't guarantee the safety of your information, but they can make a difference. If you have any questions about what you can do to avoid identity theft, contact us. We'll help you secure your accounts and protect your credit.



SPRING 2009



Spring Clean Your Budget With A Home Equity Loan or Line Of Credit From HCCU!



Spring is here, which means it's time to get a jump-start on your seasonal cleaning! By tapping in to the available equity in your home, you can scrub out your debt and wash away the grime of high-interest payments. Plus, you'll be able to cut your monthly bills by consolidating your credit card and other debt into this low-interest loan.

- Borrow up to 95% of your home's equity (less mortgage debt)
- Prepaid closing costs waived over five years
- Interest paid may be tax deductible*
- Enjoy low credit union rates and great service

Do you already have a HELOC at another financial institution? Healthcare Community Credit Union makes it easy to transfer the existing balance on your home equity loan to the lower-rate credit union home equity loan! With a HELOC or Home Equity Loan from HCCU, you're sure to add some spring to your step!

Ready to make your budget shine? Just stop by the HCCU office, or give us a call today.

*Contact your tax advisor for complete details.

Keep Current With HCCU

With the spring comes change, new opportunities and renewed life. That's why HCCU wants to check in with you, our members, to see what's new in your lives. During this time, we ask you to review and verify your personal information with the credit union. If you have moved, changed phone numbers, or need to add joint owners or beneficiaries, we want to know. We also would like to make your financial transactions as smooth as possible by keeping a copy of your current identification on file. By keeping all of your information up-to-date, you help us meet your financial needs and keep your financial data secure. Stop by or call our office to update your information today!

GET YOUR PERFECT PICK!

Don't miss our Enterprise Auto Sales Event in the parking lot of Ararat Temple, located at 5100 Ararat Dr., Kansas City, MO. You'll be able to make your perfect pick from some of the highest quality vehicles on the market!

Along with great prices, you'll get refreshments and...

- We'll make your first payment*
- You'll receive competitive rates and terms
- Take advantage of no-haggle pricing
- Get a free, limited 12-month, 12,000-mile extended warranty**
- Receive \$500 more than Kelley Blue Book Trade-In Value on your current vehicle

This sale will only happen May 1-2, 2009, from 4 to 8 p.m. on Friday and from 8 a.m. to 1 p.m. on Saturday, so don't delay! For loan pre-approval or more information, contact our office.

*Vehicle must be financed using standard financing terms through Healthcare Community Credit Union to qualify for payment offer. Healthcare Community Credit Union will make the first payment on the payment due date up to \$300 on the member's behalf after vehicle is financed through the credit union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 5/1/09 through 5/2/09. Some restrictions apply. Contact credit union for details.

**Some restrictions apply. See an Enterprise Car Sales Representative for complete details.

While Wall Street Asks For Handouts, Your Credit Union Offers You A Hand

While many of the nation's largest financial institutions are suffering from the economic crisis and asking for bailout money, that's not the case at HCCU. Instead of asking for a handout, we're here to offer you a hand. Here are ten reasons why credit unions are part of the solution, not part of the problem.

- 1 **Credit unions don't need to satisfy large stockholders.** Our owners are our members. There are no outside stockholders.
- 2 **Credit unions don't strive to maximize profits.** We're not for profit. As such, we return any profits to our member-owners in the form of higher returns on savings, lower loan rates, increased convenience and fewer/lower fees than our competitors.
- 3 **Credit unions don't take unnecessary financial risks with your money.** We invest in our members by offering them auto loans, home loans and other forms of consumer credit.
- 4 **There is no "credit crunch" at your credit union.** We have plenty of money to lend, and we will continue to extend funds to qualified members.
- 5 **We are well capitalized.** On average, credit unions have more money in reserve than other financial institutions to guard against financial downturns.

6 **We have a strong federal deposit insurance fund.** Your savings at HCCU are insured to at least \$250,000 by the NCUA, credit unions' equivalent of the FDIC. Individual Retirement Accounts are separately insured to \$250,000. There is no safer place for your money.

7 **Credit unions save you money.** Consumers can save \$300 or more every year by using credit union checking instead of checking at a large bank, according to the U.S. Public Interest Research Group (USPIRG). Our rates on loans and investments are always competitive, and our fees are generally lower than the largest banks.

8 **We offer you a hand.** Our goal is to help our members improve their quality of life. If you are experiencing financial difficulty, HCCU is here to provide financial counseling, show you how to consolidate your debts and help you obtain or establish credit.

If you are tired of hearing about financial handouts on Wall Street, bring your personal finances to HCCU. We're safe, we're sound, and we'll offer you a hand.