



THE HEART CENTER
FEDERAL CREDIT UNION



Ph (516) 562-6650 // (516) 414-FAST
Fax (516) 562-6658 // www.theheartcentercu.com

MONEY MATTERS



Products and Services

- Share Accounts
- Holiday Club Accounts
- Money Market Accounts
- On-line Banking
- ATM/Visa Debit Cards
- Vacation Club
- Personal Loans

- Bill Pay
- New/Used Vehicle Loans
- Education Loans
- CU-FAST Audio
- Line of Credit
- Home Equity Loans

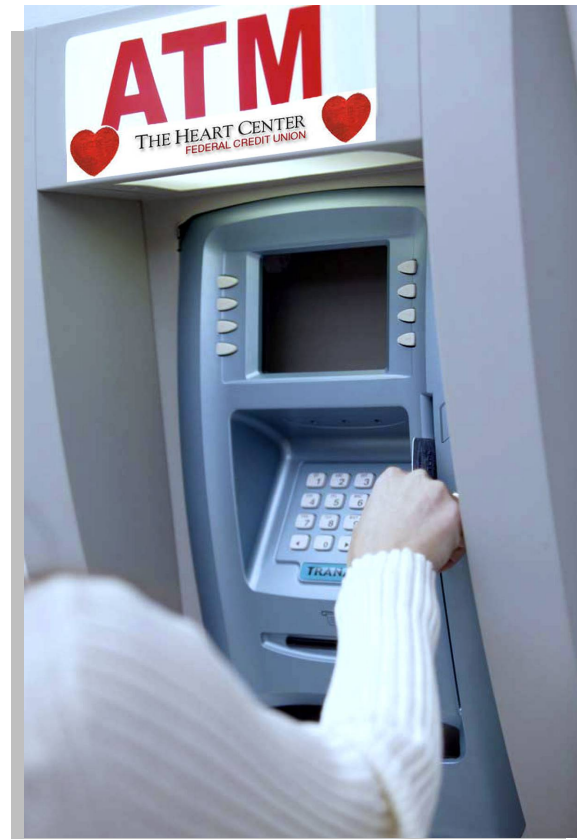
ATM machine is here!

The Credit Union's ATM machine is now available for our members to use, it is located in the lobby of the Casey Pavilion at St. Francis Hospital.

The machine is surcharge free* for our members using the Credit Union ATM/debit card.

To obtain a card please contact the office at **516-562-6650**.

**There will still be a \$1.00 processing fee. This fee is 75% less than using our card at the Chase machine!*



Loans

Personal Loan -- 8.9%

Start the New Year off right by paying off those high rate credit cards with our low rate Personal Loan. Apply online at www.theheartcentercu.com or contact our office at 516-562-6650.

\$ 2,500 payment per paycheck \$ 39.50
 \$ 5,000 payment per paycheck \$ 79.38
 \$10,000 payment per paycheck \$158.50

Payments are based on a 36 month term and a biweekly paycheck

New and Used Vehicle Loans

Get in the driver's seat with a new or used vehicle loan. Our loan rates are low and the terms are flexible. So whether you have found that perfect vehicle or are still shopping, apply now while the rates are still low.



| | |
|---------|-------|
| 1 YEAR | 4.00% |
| 2 YEARS | 4.00% |
| 3 YEARS | 4.00% |
| 4 YEARS | 4.00% |
| 5 YEARS | 4.50% |
| 6 YEARS | 4.90% |



Rate Watch

Your shares are insured up to \$250,000 and backed by the full faith and credit of the United States Government (NCUA). The Credit Union is an equal opportunity lender. Rates are subject to change without notice.

| Savings & Investment Accounts | | |
|---|-------|-------|
| December 31, 2011 APY = Annual Percentage Yield | | |
| Share Savings Account | APR | APY |
| Minimum Balance: | | |
| Over \$250 | .70% | .71% |
| Club Accounts | .70% | .71% |
| Money Market Account | .90% | .91% |
| IRA | 1.40% | 1.41% |
| Certificate 6 months (\$5,000 Minimum Deposit) | 1.15% | 1.16% |