

MONEY MATTERS

Summer 2010



Products and Services

Share Accounts
Holiday Club Accounts
Money Market Accounts
Vacation Accounts
On-line Banking
ATM/Visa Debit Cards
Bill Pay
New/Used Vehicle Loans
Education Loans
CU-FAST Audio
Line of Credit
Home Equity Loans
Personal Loans

The Heart Center FCU
516-562-6650
Fax 516-562-6658
www.theheartcentercu.com
516-414-FAST

New and Used Vehicle Loans

Get in the driver's seat with a new or used vehicle loan. Our fixed rate 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	4.50%
2 YEARS	5.00%
3 YEARS	5.00%
4 YEARS	5.00%
5 YEARS	5.50%
6 YEARS	5.90%

Home Equity Loans

With interest rates historically low, now is the perfect time to use the equity in your home to make home improvements, pay education expenses, or for any worthwhile reason.

... Terms up to 240 months
... No closing costs, we pay it for you*
... Low rates

*the loan must remain active for at least 5 years or the closing costs will have to be repaid.



College Funding

College dreams can come true and the Credit Union can help with a low rate Parent-Student loan. In addition your student can take advantage of our other services.

- Free Checking
- Visa Debit Card
- ATM Card
- Online Banking

Election Results:

Maureen Duff will remain in her current position as Treasurer of the Board of Directors. Tony Freda is now serving on the Board of Directors. Lynn Haines and Walter Nunns will remain in their positions on the Credit Committee. Linda Reynolds and Jessica Famiglietta will be serving on the Credit Committee.

We wish to thank our volunteers for their dedication to the Credit Union.

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		
June 30, 2010 APY = Annual Percentage Yield		
	APR	APY
Share Savings Account		
Minimum Balance:		
Over \$250	1.00%	1.01%
Club Accounts	1.00%	1.01%
Money Market Account	1.30%	1.31%
IRA	1.40%	1.41%
Certificate 6 months (\$5,000 Minimum Deposit)	1.45%	1.46%