



# HCA FEDERAL CREDIT UNION Quarterly Insights



Vol. Five, Issue 4

Winter 2011

## *The Alley Way* Rex Alleyne, President/CEO

**A Happy New Year to all.**

*Seeing a runner stumble out of the starting block at a major track event, only to recover and win the race by finishing strong, or watching a singer forget the lyrics of a song such as the national anthem, but end nicely by getting a loud round of applause, or being born pre-maturely but grow to be a six feet tall, two hundred pounder are things we have seen happen. It is said, "It's all about how you finish that matters", and this can be so true.*

*Maybe you have already stumbled at the start of this New Year, but the year has just begun and you have a long way to go to recover. So here are some suggestions that you can resolve to do at work or in your personal lives, to make the year successful.*

**1. Resolve to reduce stress.**

*Do not over-commit. Pace yourself and stay within your limits. This can be applied to almost all facets of life.*

**2. Get involved in, and give back to the community.**

*Giving to others in whatever way you can is good for you emotionally and socially. Maybe there is a special talent you can inspire others with. Share it.*

**3. Grow spiritually and professionally.**

*Use personal leisure time to "upgrade" yourself in these two (continued on page 2)*



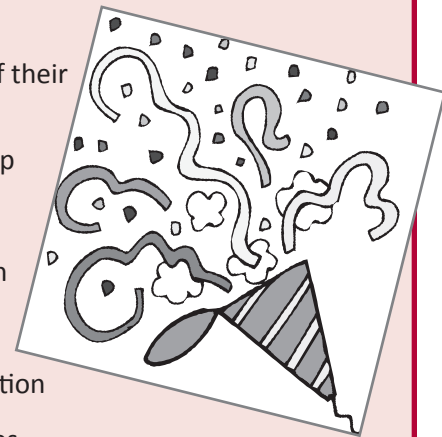
## 2012 - THE INTERNATIONAL YEAR OF COOPERATIVES!

At some point, you've probably wondered what the difference is between Credit Unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit Unions exist to help people, not to make a profit. For this reason, HCA Federal Credit Union was created as a financial cooperative rather than a community bank. Cooperatives exist in many forms. For example, those that sell groceries, or farm and grow food, or supply electricity. We share the same philosophy and principles in general as other cooperatives. At a Credit Union/Cooperative, you are a member or owner, not a customer

As financial cooperatives that stand on social responsibility and economic viability, credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Credit Unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration that took place in October last year, and launched the 2012 International Year of Cooperatives.

Cooperatives address the common goals of their members. Cooperative principles include:

- Voluntary and open membership
- Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training and information
- Cooperation among cooperatives
- Concern for the community.



Credit Unions, as financial cooperatives, are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit Unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

# HAPPY NEW YEAR

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## SAVE THAT \$1.....SIGN UP FOR E-STATEMENT

Have you already signed up for On-Line Banking **and** E-Statement? If so, move on to the next article in this Newsletter....this one is not for you. For those of you **who have not**, here's your assignment.

### Part 1. Sign-up for On-Line Banking.

(If you have already done so, move to Part 2 below)

To Sign up log on to [www.hcafcu.org](http://www.hcafcu.org)

- Click on Register now and follow the prompts
- Complete all 5 steps of the self-registration process
- Select an image and answer the challenge questions
- Click next, confirm the registration and click Submit.

### Part 2. Sign-up for E-Statement

To begin, Click on the E-Statement tab

- Click on Register

(Download Adobe Acrobat Reader if necessary. It's free).

- Select Registration method and Submit
- Provide Name and E-Mail address and Submit
- Click Yes for the E-Statement Terms of Agreement
- Click Yes again to complete the registration process.

**Having problems? Call (888) 333 4760 and ask for Vicki.**



## MARK YOUR CALENDAR FOR OUR ANNUAL MEETING

The 38<sup>th</sup> Annual Meeting is scheduled for Tuesday March 20, 2012 at 6.15 p.m. The Venue will be the Community Room at North Florida Regional Medical Center, (opposite Oaks Mall) on Newberry Road. Snacks, refreshments, and the usual drawing for cash prizes will be available for attending members.

This year, the following Board Members will be up for re-election: Diana Arnett; Vice-Chair, Susan Roland; Secretary, Tim Larson, and Dewayne Roark. For the Supervisory Committee, Alice Hurtt's term will expire and she will be up for re-election. We encourage you to attend.

### ATM Locations

**Main Office, 916 NW 66<sup>th</sup>. Street, Gainesville**

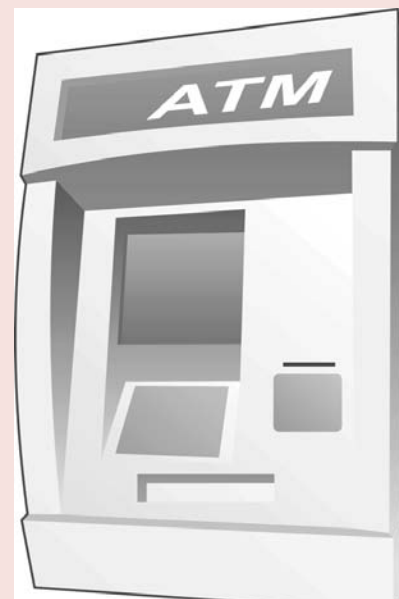
**East Branch, Ayers Medical Plaza, 720 SW 2<sup>nd</sup>. Ave., Gainesville**

**AvMed Office Building, Miami Florida**

**AvMed Office Building, Gainesville**

**Lake City Medical Center, Lake City**

**For all HCAFCU card members there is no charge for using the ATMs. For Non-members and anyone using another Debit Card, the fee is \$2.00.**



### *The Alley Way, continued*

*areas. You'd be surprised how much you can achieve if you resolve to do this each year regardless of your situation now.*

#### **4. Enjoy the family.**

*Time with the family is more important than showering them with costly gifts. Spend time talking together. Share your joys and your love with them.*

#### **5. Create a new budget and stick to it.**

*For some this one may be the hardest to do, but strong determination and self-will can help you to succeed.*

*As always, I invite you to let us know how we are doing and what we can do to further enhance your experience. Please send me an E-Mail at: [rex.alleyne@hcafcu.org](mailto:rex.alleyne@hcafcu.org).*

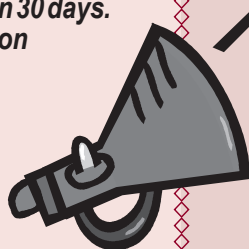
## PRODUCT FEATURE - OVERDRAFT PROTECTION

*Regulations require that one should opt-in if they want to have overdraft protection in the event there are not enough funds in the account to cover certain transactions.*



*The decision to opt-in is voluntary, but it is good to have in the event you inadvertently make a purchase or carry out a transaction and overdraw your account(s). Should an overdraft occur, the fee is \$30, but you will have that peace of mind to know you are covered.*

*Overdrawn accounts must be brought to a positive balance within 30 days. The discretionary overdraft protection service is an added benefit that is available to you as a Credit Union member.*



## Community Events

### 3<sup>rd</sup> Annual Tioga Town Center 5 & 10K Run for Haven Hospice

Tioga Town Centre, Jonesville  
Contact: (352) 331-8773

### March for Babies, Benefitting the March of Dimes

Westwood Middle School, Gainesville  
March 24, 8:00 a.m.  
Contact: (352) 378-9522

### Viva 2012, Haven Hospice Fundraiser

Rembert Farm, Alachua  
Saturday, April 14, 5:30 p.m.  
Contact: (352) 331-8773

### Relay for Life, Benefitting the American Cancer Society

Santa Fe College Track Field, Gainesville  
Saturday, April 14-15, starting at noon

Contact: April at [April.Bass@cancer.org](mailto:April.Bass@cancer.org)

### NEFAR Charity Bass Tournament, Haven Hospice Fundraiser

Palatka City Dock  
Saturday, April 18  
Contact: [www.NEFARBass.org](http://www.NEFARBass.org) or  
Nancy Zimmerman at: (386) 325-2965  
or Glenn East at: (904) 394-9132

## HCAFCU LOANS - BETTER RATES AND ACCESS FOR OUR MEMBERS!

**AT HCA FEDERAL CREDIT UNION, OUR GOAL IS TO HELP OUR MEMBERS OBTAIN THE CREDIT THEY DESERVE! IF YOU'VE HAD TROUBLE QUALIFYING IN THE PAST, TALK TO US - WE WANT TO HELP AS MANY MEMBERS AS POSSIBLE.**

**HCAFCU OFFERS THE FOLLOWING TYPES OF LOANS TO OUR MEMBERS:**

- CARS (NEW AND USED)
- TRUCKS (NEW AND USED)
- BOATS (NEW AND USED)
- RV'S/CAMPERS (NEW AND USED)
- MOTORCYCLES (NEW AND USED)
- SPECIAL LOANS
- SIGNATURE/PERSONAL LOANS
- EMPLOYER GUARANTEED "STUDENT" LOANS

**TO GET STARTED, STOP BY ONE OF OUR BRANCHES OR GO ON-LINE AND COMPLETE THE LOAN APPLICATION. CONTACT US 24/7 AT OUR WEBSITE, [WWW.HCAFCU.ORG](http://WWW.HCAFCU.ORG) OR VIA TELEPHONE AT: (888) 333-4760**

# CONDUCTING YOUR ON-LINE TRANSACTIONS

*Federal regulations provide consumers with some protection for electronic fund transfers. These regulations generally apply to accounts with Internet access. For example, these federal laws establish limits on a consumer's liability for unauthorized electronic fund transfers. They also provide specific steps you need to take to help resolve an error with your account.*

*Note, however, that in order to take advantage of these protections, you must act in a timely manner. Make sure you notify us immediately if you believe your access information has been stolen or compromised. Also, review your account activity and periodic statement and promptly report any errors or unauthorized transactions.*

*Review the Electronic Fund Transfer disclosures that were provided at account opening for more information on these types of protections. These disclosures are also available on-line, or ask us and we will gladly provide you with a copy.*

*If you become aware of suspicious activity on your account(s), you should immediately contact the authorities and us at (888) 333-4760,*

## HCAFCU HELPS YOU SAVE!

THE FIRST STEP IN BECOMING A MEMBER OF HCAFCU IS TO COMPLETE AN APPLICATION AND OPEN AN ACCOUNT.

THEN, START ENJOYING THE BENEFITS OF BEING A MEMBER-OWNED CREDIT UNION!

WE OFFER THE FOLLOWING TYPES OF ACCOUNTS:

REGULAR SHARE SAVINGS  
CHRISTMAS CLUB AND VACATION ACCOUNTS  
SHARE CERTIFICATES OF DEPOSITS  
INDIVIDUAL RETIREMENT ACCOUNTS  
SHAREDRAFT/CHECKING ACCOUNTS  
MONEY MARKET ACCOUNTS

FOR MORE INFORMATION AND INTEREST RATES ON THESE ACCOUNTS, CHECK OUT OUR WEBSITE AT: [WWW.HCAFCU.ORG](http://WWW.HCAFCU.ORG)

OR, JUST STOP BY ONE OF OUR BRANCHES DURING OFFICE HOURS.



## Holiday Closings

We will be closed on:

New Year's Day	-	Jan. 2
Martin Luther King, Jr. Day		Jan. 16
Presidents' Day	-	Feb. 20
Memorial Day	-	May 28
Independence Day	-	Jul. 4
Labor Day	-	Sep. 3
Columbus Day	-	Oct. 8
Veterans' Day	-	Nov. 12
Thanksgiving Day	-	Nov. 22
(Day After Thanksgiving)		Closed
Christmas Day	-	Dec. 25

## We Love to Hear from You!

<b>President/CEO:</b>	<b>Rex Alleyne,</b> rex.alleyne@hcafcu.org
<b>Chief Operating Officer:</b>	<b>Debra Childress,</b> debra.childress@hcafcu.org
<b>Vice President/Admin:</b>	<b>Beth Bloodsworth,</b> beth.bloodsworth@hcafcu.org
<b>Chief Financial Officer:</b>	<b>Mike Deegan,</b> mike.deegan@hcafcu.org
<b>Loan Manager:</b>	<b>Delma Lipani,</b> delma.lipani@hcafcu.org

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Editor: Jane Inouye

