



Heritage Family
CREDIT UNION

family matters

winter 2016



President's Message

I still can't believe that 2015 is already becoming a distant memory and we have embarked on a new year. As I get older, it's amazing how quickly things tend to move. When I was a young teenager, I would complain about how quickly summer was flying by and my dad would always say "just wait until you are my age." Well, I hate to admit it, but dad was right (as he was most of the time).

If you find that time seems to be passing you by too, it may be time to take a break. Slow yourself down from working long hours, running the kids to appointments and practices, and making the late night dinner. It may be time to take control of your schedule and your finances.

Even if you hate personal finance and all things money (other than spending it), the start of a new year is the best time for an annual "financial check-up." At Heritage Family, we have the expertise to help you determine whether you are paying too much interest on an auto loan, need to consolidate some of that credit card debt or could benefit from an adjustment to your budget to improve your cash flow. If you are one of the lucky ones to have paid off all of your debt and now have some extra cash, don't forget that our Heritage Way team can help you plan for the future and work out a strategy to help you save for retirement.

Start off the New Year right and schedule a "financial check-up" with one of our talented individuals at Heritage Family. Who knows, this could be the prescription you need to save you both time and money; reaping benefits from new habits long into the future.

Matt Levandowski
President/CEO

60th Annual Meeting

Heritage Family Credit Union will host its 60th Annual Meeting on Friday, April 22, 2016 at the Killington Grand Resort on East Mountain Road in Killington. All members are invited to attend the event and exercise their right to vote. Starting at 6 P.M. attendees can enjoy cocktail hour, which will be followed by dinner, dancing, and music by a local DJ. Tickets for the Annual Meeting will be on sale for \$20 at each of HFCU's nine branch locations beginning Monday, March 14. Space is limited to 300 people, so make sure to purchase your tickets early!

ID Protect: Because Your Identity Belongs to You

Did you know that as a Premier Checking account holder you have around the clock access to ID Protect at no additional cost? ID Protect offers personal protection and peace of mind for you and your family by safeguarding your identity through detection and monitoring, allowing you to regularly review your credit report and score, and providing recovery and resolution support should a problem arise. In addition to these services, ID Protect gives you control of your finances, so that you can be prepared in the event of a financial emergency. ID Protect is most beneficial when you sign up and utilize your account regularly, after all, no one knows you better than you.

Sign up is simple

Visit idprotectme247.com to get started. Once on the site, you will click the 'Not Registered Yet?' tab. Next, you will be prompted to enter the 'Access Code.' Your Access Code is VT432067. Follow the prompts by entering your information, creating a username (your email address) and password, and setting up three security questions. Once all fields are complete click register.

Logging in and safeguarding your identity

Once you have signed up click the 'Member Login' tab and enter your username (email address), answer the prompted security question, and input your password. Now that you are signed up and logged in, let ID Protect start working for you! To enable financial monitoring activate 'Credit File Monitoring.' From here you will be able to review your TransUnion credit score, along with your credit history from all three credit bureaus. To enable non-financial monitoring (medical, etc.) activate 'Total Identity Monitoring.'

Registering credit and debit cards

ID Protect also allows you to safely enter all of your credit and debit card numbers (HFCU cards and others) so that in the event your cards are lost or stolen you can easily cancel them all at one time. You can register your cards by clicking 'Services' on the top toolbar and selecting 'Card Registration.' Click 'Add Cards' and follow the prompts. You can enter any credit or debit card that you have, including those not issued by HFCU. To report cards lost or stolen, you can call ID Protect customer service at 877.610.7889 and all registered cards will be cancelled without having to call each card issuer separately.

Let ID Protect keep working for you

After you've signed up, you will receive email alerts from ID Protect notifying you of any changes to your credit report. You can log on at idprotectme247.com to view your information as often as you would like. In addition to those features noted above, the website also has a number of other resources at your disposal, so feel free to look around.



No HFCU branch nearby? Try Shared Branching

Away from home with no HFCU branch in site? Shared Branching has got you covered. As a member of Heritage Family Credit Union, you have access to over 5,000 CO-OP Shared Branch locations nationwide! Shared Branching allows you to access your Heritage Family Credit Union account at participating credit unions across the country, and enables you to conduct most transactions just as you would in an HFCU branch. This convenient service is a great benefit while traveling or away at college. In order to complete in-person transactions at a participating location, please be prepared with your credit union's name, your account number, your social security number, and valid photo identification. In addition to shared branch locations, you can also access nearly 30,000 surcharge-free ATMs nationwide.

To find a location or ATM near you, please visit co-opsharedbranch.org or call 800.919.2872. You can also download the CO-OP Shared Branch and CO-OP ATM Apps free of charge on your iPhone or Android. The CO-OP works to make banking easier and more reliable for you, and as a member of HFCU, there is no charge to use these services.

Meet Our Team A new series highlighting HFCU employees



NANCY NOTTE, *Financial Services Representative*

Nancy is a Financial Services Representative at our North Main Street branch in Rutland. She joined us in June 2012 when we merged with Central Vermont Public Service Employees Credit Union, where she had worked since 2008 as a bookkeeper.

As a Financial Services Representative, Nancy assists members with just about everything, so it is fitting that member service comes naturally to her. "I treat each member like they are special," she said. "I give the best service possible and I've always done that." It is rare to see Nancy without a smile on her face, making her a favorite among staff and members alike.

Nancy and her husband celebrated 37 years of marriage in October. She also proudly talks about her three "beautiful daughters" Jessica, Stefanie, and Erika, all of whom are accomplished young professionals.

Nancy loves to travel and spend time outdoors. Some of her most memorable trips have been to places like Las Vegas, Lake Tahoe, and Barbados, but she also frequents the Maine coast. Where will she go next? "I want to go hiking in the glaciers in Alaska," she said with a laugh. "But I also want to go to Hawaii." Wherever her adventures take her, she always brings a positive attitude.

To schedule an appointment with Nancy, please visit the North Main Street branch, or contact our call center at 888.252.8932.

SONYA MALLOCH, *Assistant Branch Manager*



Sonya is an Assistant Branch Manager at our Hooksett branch in Hooksett, N.H. She has been employed with HFCU for nine years, during which she has taken on numerous positions at the credit union, succeeding at each one. Sonya began as a part-time teller, and was promoted to Financial Services Representative where her skills matched the needs of a growing branch. Her leadership and ability to assist a wide variety of member needs as a Financial Services Representative allowed her to earn her second promotion to Assistant Branch Manager in July.

Sonya is confident, something that members recognize and appreciate. "I enjoy my job," she said. "I like helping people and I'm comfortable in my role." She knows members on a first name basis and more importantly she cares about them. "I'm easy to talk to," she said, adding that being a good listener has taken her far and allowed her to "go above and beyond" for members.

Sonya has been there to offer support and advice for members in good times and bad, but one of her fondest memories was helping a member who was struggling through a tough time overcome a financial hardship. To see someone's true appreciation means a lot," she said, noting that times like these make her job meaningful.

In addition to serving our members, Sonya also likes to make her coworkers laugh and share her "big personality" with everyone she meets.

Outside of work, she enjoys shopping and going on vacation with her family. She has been happily married for 19 years and has four kids, two of whom are twins. She is a fan of disco and '70s music and one of her favorite bands is Earth, Wind & Fire.

Sonya speaks of her family with a smile, but notes that HFCU has given her a second family. "Heritage Family is my home away from home," she said.

HFCU Rate Board

Savings Accounts	0.40% APY*
Premier Share Draft Account . .	0.15% APY*
IRA Shares/Payroll	0.55% APY*

*APY=Annual Percentage Yield. All rates are effective December 1, 2015. Rates subject to change without prior notice. For up-to-date rates and to inquire about our other products and services, please visit our website at www.hfcuvt.com or call us at 888.252.8932.



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