



family matters summer 2015



President's Message

On Friday, April 17, we held our 59th Annual Meeting at the beautiful Equinox Resort in Manchester with approximately 210 members and guests in attendance. Thank you to all that attended. I hope you had a wonderful evening.

We chose a specific theme this year: "Strong Roots, Continued Growth."

As any good gardener knows, it takes a good root system to make sure their plant blossoms and flourishes year in and year out. That's no different at HFCU. From the very beginning, we've had a strong membership base, devoted volunteers and dedicated staff to ensure we remain committed to the "people helping people" philosophy on which credit unions were founded. I can assure you, as your new president, that we will continue to be rooted with these core values and will remain grounded in assisting our next generation become financially secure... because that is what you, our members, deserve.

A devoted volunteer that was honored at the annual meeting was John Wheeler. John has been a staple of the credit union throughout the years and his commitment to his credit union as a volunteer is impressive. He served on the Education Committee, the Board of Directors and has been our Parliamentarian at the Annual Meeting for over 35 years. Because of his many years of service to his credit union, John was inducted into the Heritage Family Credit Union Hall of Fame. His name is now inscribed on the Hall of Fame plaque, alongside other recipients, and is displayed at John's home branch in Ludlow. Please join me in congratulating John on this great achievement.

To continue strengthening our "root system," please help spread the word of Heritage Family and the Credit Union philosophy to family members, neighbors and co-workers. That way, we can all do our part as gardeners and keep our credit union flourishing for years to come. Have a great summer and enjoy the warm weather.

Matt Levandowski
President/CEO

2015 Scholarship Winners

Congratulations to the recipients of the 2015 HFCU Scholarships! The mission of this scholarship is to support a deserving high school senior who intends to pursue further education in an accredited undergraduate program at a college, trade school, or university. There are a total of four scholarships of \$1,000 each, open to all seniors attending a high school in the HFCU field of membership. This year's recipients were: **Katherine Walla**, Burr and Burton Academy; **Maya Dow**, West Rutland School; **Laura Beth Roberts**, Otter Valley Union High School; and **Brendan Wright**, Rutland High School.

HFCU Night at Devil's Bowl Speedway

Roaring engines, checkered flags, and fast speeds are just a few of the sights and sounds you will experience at HFCU Night on Friday, August 14 at Devil's Bowl Speedway, Route 22A in West Haven. Gates open at 5:00 P.M. and races start at 7:30 P.M. Admission is free for HFCU members who provide proof of membership, which can include items such as a statement, ATM/debit card, or Visa card.

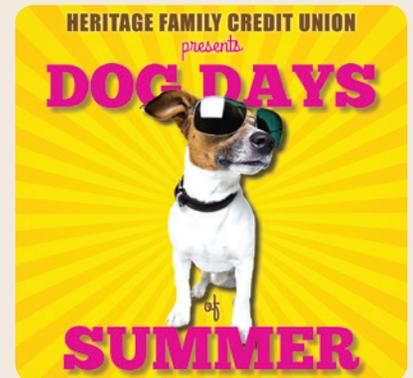


Races on HFCU Night are part of Devil's Bowl Speedway's NASCAR Whelen All-American Series and will be held on the asphalt half-mile oval. Divisions include Bond Auto Parts Modified, Central Vermont Motorcycles Late Model, Renegade, Mini Stock, and Street-legal Spectator Races. Along with a night of racing, attendees will also have the chance to win prizes. The speedway is a great place to enjoy a summer night; you won't want to miss out!

For more information, please visit your local branch, or devilsbowl Speedwayvt.com.

Celebrate the Dog Days of Summer

HFCU invites you to celebrate the Dog Days of Summer, a series of six Friday afternoon lunches, which will be held at our branch locations starting in June. HFCU wants you to know that we appreciate you! Our staff will be serving hot dogs and beverages to help fill you up and brighten your summer!



All events run from 11:00 A.M. to 2:00 P.M. We look forward to seeing you!

- **Friday, July 3**
30 Allen Street · Rutland, Vermont
- **Friday, July 24**
67 Washington Street · Fair Haven, Vermont
- **Friday, August 7**
198 Main Street · Ludlow, Vermont
- **Friday, August 21**
2 West Seminary Street · Brandon, Vermont

Traveling? Please Let Us Know



As the weather warms up and the days get longer, traveling is on our minds. Whether you are heading out for a long weekend, or taking an extended stay at your favorite vacation spot, we want to make sure your trip is as relaxing as possible. If you are traveling and are planning to use your HFCU

ATM/debit or Visa® card, please notify us prior to your departure. We also ask that you inform us of any changes to your address, phone number(s), and email at your earliest convenience.

Your financial security is our number one priority. If we notice transactions that do not fit within your normal spending habits, a credit union representative may attempt to contact you, or in some cases transactions may be declined. Keeping us informed of your travel arrangements can help to prevent this inconvenience. To report travel, please contact us toll free at 888.252.8932 — you deserve an uninterrupted vacation.

Wherever You Are, We Are!

Did you know that as a member of HFCU that you have access to over 5,000 CO-OP Shared Branch locations nationwide? Shared Branching allows you to access your HFCU accounts at participating credit unions across the country, and enables you to conduct most transactions just as you would in a HFCU branch. 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 the Shared Branch locations, you will also have access to nearly 30,000 surcharge-free ATMs nationwide.



To find a location or ATM near you, please visit co-opsharedbranch.org or call 1.800.919.2872. Additionally, you can download the CO-OP Shared Branch and CO-OP ATM Apps free of charge

on your iPhone or Android. The CO-OP Network works to make banking easier and more reliable for you— and as a member of HFCU, there is no charge to use these services.

Being out of town just became a lot less stressful, how convenient is that?

Apple Pay is Coming

Apple Pay™ is coming to HFCU! Apple Pay is a mobile payment service that lets certain Apple mobile devices make payments at retail and online checkout. Apple devices wirelessly communicate with point of sale systems using a near field communication (NFC) antenna, a dedicated chip that stores encrypted payment information (known as the Secure Element), and Apple's Touch ID and Passbook.

Every time you hand over a credit or debit card to pay your number and identity are visible. With Apple Pay, instead of using an actual credit or debit card number, a **unique device account number** is assigned, encrypted and securely stored in the Secure Element. This number is never stored on Apple servers. When a purchase is made, the device account number, along with a transaction-specific dynamic security code, is used to process the payment. The actual credit or debit card number is never shared by Apple with merchants or transmitted with the payment.

Apple Pay Supported Devices

- To use Apple Pay in-store, you will need an iPhone 6 or iPhone 6 Plus
- To use Apple Pay online, you will need an iPhone 6, iPhone 6 Plus, iPad Air 2 or iPad Mini 3

Apple Pay Supporting Retailers

Apple has partnered with dozens of national chains in the United States, allowing it to offer Apple Pay in more than 220,000 stores at launch. For an updated list of in-store and online retailers accepting Apple Pay, go to apple.com/apple-pay.

Upgraded e-Bill Pay: Payments Made Easy

With HFCU's upgraded e-Bill Pay, you can easily pay bills, transfer funds, and send money to individuals or organizations. We know your time is valuable, and that's why we want to help make paying bills less of a chore, and more of a reward. With e-Bill Pay, you can be confident knowing that you are in complete control of your payments, and as your trusted financial institution, that makes us feel good.

As an enrolled user, you received an email from HFCU regarding the changes to e-Bill Pay that took place in May. Additional resources to assist with the transition are available in your e-Bill Pay account. A video demo and list of FAQs can be viewed by clicking on the "Help" tab. Should you need further support, please visit your local branch, or contact us toll free at 888-252-8932.

*Only members enrolled in HFCU's Premier Checking Account are eligible for e-Bill Pay.

National Credit Union Youth Month a Hit at HFCU

Heritage Family Credit Union celebrated National Credit Union Youth Month in April with an essay contest that was open to area students seven to twelve years old. More than 150 essays were submitted, and participants were asked to answer the question, "What gets you wild about savings?"

The contest was judged by HFCU's Student Advisory Board, a committee of high school students who meet monthly to learn about financial literacy and promote credit union awareness. **Megan Ezzo**, a sixth-grader from Fair Haven Grade School, was chosen as this year's winner. Megan won a pizza party for her class, and was also awarded a safari hat plaque! In addition to the essay contest, HFCU also had a coloring contest for children six-years-old and under and gave out safari savings kits throughout the month of April to youths looking to build their savings!



HFCU Rate Board

Savings Accounts	0.400% APY*
Premier Share Draft Account	0.150% APY*
IRA Shares/Payroll	0.600% APY*

*APY=Annual Percentage Yield. All rates are effective June 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.



Heritage Family
FEDERAL CREDIT UNION

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