

The Bottomline

the newsletter for healthcare's cooperative
summer | 2012

A Fresh New Look is coming to HCCU.

We're pleased to announce we are rejuvenating our brand, including a lively new name.

We'll still offer the same great service, value, choice, and personal experiences you have come to enjoy as an HCCU member. And, don't worry we haven't been sold or merged. You won't need to make any changes to the way you are banking with us now.

Your Healthcare's Cooperative debit and credit cards, ATM cards, as well as checks will continue to be accepted. And, your favorite tellers and loan officers will still be here to serve you.

We're just introducing an exciting new name, fresh new look and attitude, and more ways than ever to change your financial health for the better.

We'll unveil our new brand June 4th across our entire branch network. Stop in and check us out!



**A Fresh New Look
is coming to HCCU.**
Learn more inside.

Healthcare's
Cooperative
credit union
9790 Touchton Rd
Jacksonville, FL 32246
866.317.4228
www.healthcu.coop

Office Locations

HCCU Home Office
9790 Touchton Rd / Jacksonville, FL 32246
(904) 296.1292 | www.healthcu.coop

Baptist Health System
Jacksonville Downtown

BlueCross BlueShield
Jacksonville Riverside

Halifax Medical Center
Daytona Beach

Lenox Avenue
Jacksonville Westside

Mayo Clinic
Jacksonville Beaches

Memorial-Brooks Hospitals
Jacksonville Southside

Orange Park Medical Center
Orange Park / Clay County

Shands Jacksonville
Jacksonville Northside

St. Vincent's HealthCare
Jacksonville Avondale

Gulf-South
Hammond, LA

Calendar

HCCU Offices Closed
Monday, May 28 - Memorial Day

New Credit Union Brand Revealed
Monday, June 4

HCCU Offices Closed
Wednesday, July 4 - Independence Day



Hit the Road

with a Vacation Loan from HCCU

The weather is warm and the time is right to begin planning your summer vacation. Talk to us about a low-cost vacation loan.

From purchasing plane tickets or paying for gas, to hotel stays and eating on the road, we all know vacations can be pricey.

Let us help you cover the cost, so you can feel excited about planning the vacation you and your family desire.

After all, vacations are suppose to be stress-free. Why not

make arranging your vacation just as enjoyable?

Our personal vacation loan rates are as low as 7.50% APR*, and we offer a variety of repayment terms. With rates this low and terms this flexible, you're sure to beat the rate on even your lowest credit card.



So, don't wait! Give our loan department a call today at (904) 296.1292, option 4, or you can apply online at healthcu.coop to start planning the vacation you deserve!

*APR equals annual percentage rate.

Amazing banking. Excellent service.
And everything in between.

We'll fill in the blanks on June 4, 2012.

So get excited. Get the word out. And get ready to
Bank Healthier. Live Happier.

Pardon our Mess: Main Office Lobby Renovations Begin This Month

As part of these exciting changes, our Touchton Road lobby will be undergoing renovations. We're making banking even more accessible by removing the barriers that sometimes prohibited us from providing you with the privacy and service you desired.

Renovations will be completed in two phases allowing us to continue serving you through this transition. We look forward to introducing you to our updated home office this summer. We appreciate your patience through this transition.

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Message from the CEO Rose Gunter

Our first priority at HCCU is always you. We're committed to our members and have your best interest in mind while anticipating necessary changes to stay competitive and grow our credit union.

Although you'll see many positive changes at HCCU this year, the only one that will directly affect you is the home banking upgrade. This change was required to accommodate your requests for more electronic services, such as mobile banking and text alerts. The new system fully integrates with our other systems, providing efficiency and adaptability for future enhancements.

Another needed change we are anxiously awaiting is the refreshing of our brand, including a name change. Your board recognized our image and brand were not well-aligned, and our name was too long and confusing. They didn't take changing our name lightly, but knew it was best for your credit union's ongoing success. The new name reflects our healthcare heritage and symbolizes our approach to member service - banking with more heart - which members love most about HCCU. Rest assured, we are making this change seamless for you, and we're confident you'll love our new look.

The branding initiative includes renovating the member areas in our main office. The outdated teller line is being removed allowing for even greater personal service, and the member service areas will be more secure and provide privacy. We are also adding a comfortable member waiting area with WIFI service.

Even though some of these changes may include temporary inconveniences, the ultimate goal is to provide you with the best products, services, and banking experiences.

We appreciate your continued support and patience as we improve for you. -Rose 🌱



Woody Gash: Happy 25th Anniversary

At the annual membership meeting we honored long-time board member, **Woody Gash** (retired, BCBS-FL).

First elected to our Supervisory Committee in the mid-80's, Woody joined the Board of Directors in 1987. His knowledge and dedication to our members have contributed greatly to the success of our credit union over the years. We are extremely grateful for his service.

Now Available:

Mobile Banking at Healthcare's Cooperative Credit Union

Need to transfer money fast? Check your balance? Locate an ATM? Do all of this and more from the convenience of your mobile devices.

Our mobile banking Apps are now available from Google Play (formerly Android Market) and the iPhone App Store. All you need to begin banking mobile is your home banking username & password.

No smart phone? We have you covered!

Members without smart phones can access mobile banking through our WAP by typing *healthcu.coop* into their mobile device's web browser.

Visit [Google Play](#) or the [iPhone App Store](#) today to download our mobile banking App.



The New Home Banking is Here. In addition to a new look and feel, your home banking now includes a variety of new features. We'll also be adding even more services later this month, like Multi-Factor Authentication to make online banking with HCCU even more secure. Take a look at some of the new system benefits now:

Multi-Account Views. Conveniently view all of your HCCU accounts under one login, even if your account numbers are different.

Member to Member Transfers. Borrowed lunch money from a friend? No problem. Pay him back with the new Member to Member transfer option.

Member Initiated ACH Transfers. Transfer money between an HCCU account and accounts you hold at other institutions from right inside home banking.

Text Alerts. Sign up for text alerts to be notified when your balance is getting low, when a specific transaction occurs, and more!

SMS Text Command Short-Cuts. Curious about your account balance or last transactions? Send us a text command from your mobile device, and we'll reply right back with the answer.

Bill Payer Updates. Our recent home banking upgrade also introduced a new bill payer system. If you were an active bill payer user at the time of conversion, much of the information you established in the previous system carried over to the new version, including your bill payees, bill payments, and your payment history.

There are a couple of important changes to the new system that you should be aware of:

Bill Payment Date. The date you select in bill payer is the date that funds will be debited from your account **NOT** the date the merchant will receive payment.

Payment Processing Time. Electronic payments may take 1-3 business days from the date your account is debited to be received, and check payments can take 5-7 business days from the date your account is debited. Bill payer will notify you which form of payment the merchant will receive when you initiate payment so you can plan accordingly.

MyMoneyWorks. A new money management tool is making its way to Home Banking this May. We're looking forward to introducing our members to **MyMoneyWorks**, a great financial services product from Geezeo, a leading online financial management solutions provider.

MyMoneyWorks allows you to access your accounts at other financial institutions in one location, regardless of where the accounts are held. Quickly and conveniently view banking transactions, investments, mortgage information and credit card details.

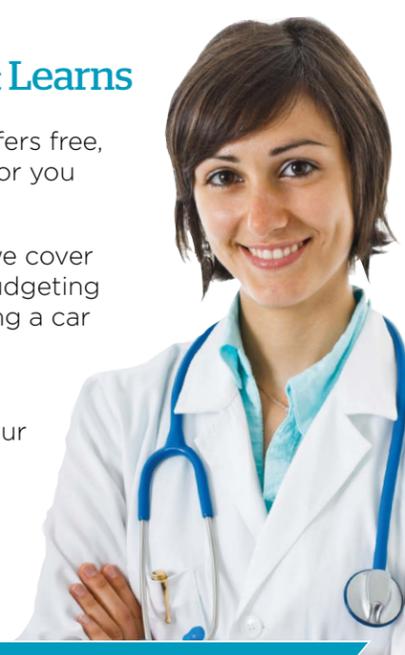
Workplace Lunch & Learns

Did you know that HCCU offers free, onsite financial workshops for you and your co-workers?

With 10 different sessions, we cover everything from personal budgeting and managing debt to buying a car or your home.

The hour-long sessions are available year-round. Ask your employer about scheduling these sessions at your work location.

Sessions can be scheduled by calling (904) 996.7495.



Text Command Short-Cuts

To begin using Text Command Short-Cuts, login to home banking and look for the TextME tab. Click on the tab, and follow the simple instructions to register your mobile device. While we do not charge members to use TextME, charges from your wireless carrier may apply.

Type	Receive a Response with
HELP	A list of TextME keywords
BAL S0001	Balances on your shares <i>(use S0001 for acct 1, S0002 for acct 2, etc)</i>
BAL L0001	Balances on your loan <i>(use L0001 for loan 1, L0002 for acct 2, etc)</i>
HIST S0001	Transaction history on your shares <i>(use S0001 for acct 1, S0002 for acct 2, etc)</i>
HIST L0001	Transaction history on your loan <i>(use L0001 for acct 1, L0002 for acct 2, etc)</i>
NEXT	The next 5 transactions of history after the 1 st response on a HIST command
LOCK	Lock your Home Banking account
UNLOCK	Unlock your Home Banking account

MyMoneyWorks is a great tool to help you set financial goals, and the 'tags' feature allows you to categorize and monitor your spending. You can even engage in community discussions about spending and saving to seek advice and help you stay on track. Look for the **MyMoneyWorks** tab inside Home Banking after May 4th.



For more information about the new Online Banking experience, contact our Member Services at (904) 296.1292, option 3.