



Heritage Family
CREDIT UNION

FAMILY MATTERS

spring 2018

President's Message

For the second year in a row, Heritage Family Credit Union was voted one of the "2018 Best Places to Work in VT", awarded by the Vermont Business Magazine, Vermont Chamber of Commerce, the VT Department of Labor, VT Department of Economic Development, the VT Council of the Society for Human Resource Management (SHRM) and Best Companies Group.

I can't tell you how proud I am of my entire staff for this tremendous honor. Our 7 core values include, not only SERVICE to our MEMBERS and the COMMUNITIES in which they live, but also to our EMPLOYEES. We have been working diligently over the past several years to provide an exceptional working environment, competitive wages and enhanced benefits for our staff. This has been a big part of our strategic initiative to become the "Employer of Choice" in the communities we serve.

But our growth comes with its own set of challenges. We now employ over 170 employees and are always looking for individuals to join our team and assist in our mission. Only with trained employees that believe in our philosophy of "people helping people" will we be able to continue providing our members with the quality of service they expect as owners of the credit union. If you know of anyone that is interested in working for the credit union and building a career here at HFCU, please have them visit our website to apply online.

It's been a long winter, so I hope everyone has an enjoyable spring and summer 2018. If there is anything you need, please do not hesitate to drop me a line or give me a call. As always, thank you for your membership.

Matt Levandowski
President/CEO



Ara Penny Named Employee of the Year

Ara Penny, Trainer in our HR Department, was honored as Heritage Family's 2017 Employee of the Year during the Credit Union's annual staff meeting in January for her hard work and dedication to the credit union and its members. Ara has worked at HFCU for 4 years, she grew up in Connecticut and despite having thought about moving back, Ara says "I'm very happy with my decision to stay in Rutland. I love the small town feel and feeling like I'm a part of something bigger, like our community. At HFCU, I feel part of the family and find it very rewarding to be a part of our training team. I not only get to educate our employees and see them grow, but I also get opportunities to help and educate our members and see our community flourish! My favorite thing to do on the weekend is to adventure around Vermont or spend time at home working on various art projects. I have two cats and a puggle!"



Youth Savings Month Is Back with the Science of Savings!

April is National Credit Union Youth Month, and Heritage Family Credit Union is holding two essay contests and a coloring contest to help celebrate! Students 9 to 12 years old could win a pizza party for their class by writing an essay, 250 words or less, on the topic: "What is your secret formula for savings?" Students 6 to 8 years old could win a pizza party for their class by writing an essay, 250 words or less, on the topic: "If you could invent something to help people save more money, what would it be?" Children 5 years old and under could win movie passes by entering the Heritage Hero Coloring Contest. All entries for both contests must be RECEIVED at a Heritage Family Credit Union branch by April 30, 2018. For essay contest entry forms, coloring pages and more information about the contest, please visit your local branch or hfcuvt.com.

HFCU to Host 62nd Annual Meeting

Heritage Family Credit Union will host its 62nd Annual Meeting on Wednesday April 18th, at the College of St. Joseph's Tuttle Hall Theatre on Clement Road in Rutland. All members are invited to attend the event and exercise their right to vote. Starting at 5:30 p.m., attendees can enjoy hors d'oeuvres and cocktails, which will be followed by the business meeting at 6:15 p.m. Tickets for the Annual Meeting will be on sale for \$10 at each of HFCU's ten branch locations until Friday, April 6. Space is limited to 150 people, so make sure to purchase your tickets early!

Shredo is Back!

It is shred season at Heritage Family Credit Union, and this year, we are celebrating Shredo de Mayo. Mark your calendars for May 5th from 9 a.m. to noon, and say goodbye to all your confidential papers for good. Heritage Family wants to help you protect your identity and accounts against theft and fraud with the free shredding of personal and confidential documents at 26 Allen Street in Rutland. There is a three box limit per household. Once the shredding trucks are full, we cannot accept any more materials. You do not need to remove paperclips or staples from your documents. PLEASE NO BOOKS, BINDERS, NEWSPAPERS, OR GARBAGE. MIXED MATERIALS WILL NOT BE ACCEPTED!

**SHREDO
DE MAYO!**



Shared Branching Is There For You

Did you know that you can access your Heritage Family Credit Union account at thousands of branch locations around the nation. Heritage Family Credit Union is part of "shared branching" - through our partnership with other credit unions, you can conduct transactions in participant's branches just as if you were in a Heritage Family Credit Union branch. In order to perform transactions at a shared branching location, a member will need their credit union account number and photo identification. There is no charge for you to use this service. Just look for this logo to find a participating credit union.



New E-Statement Look Coming Soon!

In the coming weeks, you'll notice a more updated look to the statement section of your home banking. All the information will still be there, plus some. If you have any questions or want to find out how you can enroll in statements, please contact our call center at 888.252.8932.

Youth Seminar

Join us for the seminar "Making Cents of Allowances" with Peg Lucci and Mark Grossarth as they discuss allowances and ways to help families get engaged in savings. The seminar will take place on April 25 from 5:30pm-6:30pm at the Ron Hance Operations Center, 30 Allen Street in Rutland. Refreshments will be served. To RSVP call 888.252.8932 or e-mail CaptainCU@hfcuvt.com.

Business Seminar:

Permitting – What you need to know before you buy or lease!

May 10th, Ron Hance Operations Center, 30 Allen St. Rutland, 8:30a-9:30a

Presented by Nicole Kesselring, Enman Kesselring Consulting Engineers and Gary Kupferer, Webber, Chapman and Kupferer
RSVP businessservices@hfcuvt.com or 802.747.2337

HFCU Night at Devil's Bowl Speedway

Heritage Family Night races back to the Devil's Bowl on Sunday, June 10th! Thundering engines, checkered flags, and lightning-fast cars are just a few of the sights and sounds you will experience at Heritage Family Credit Union Night. Back again, by popular demand, is the Kids' Penny Drop! It will be a great time for the entire family, races start at 5 p.m., and 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. Devil's Bowl Speedway is located on Route 22A in West Haven, Vermont. For more information, please visit devilsbowlspeedwayvt.com

2018 Heritage Way Seminar Series

Heritage Way Seminars are held at the Ron Hance Operation Center on Allen Street in Rutland, Vermont beginning at 5:30pm. We hope you will consider joining us!

- May 16th – Re-Thinking Diversification – Exploring New Possibilities for Risk Management
- September 12th – Clear Direction on the Road to Retirement – Plan Your Retirement Income Today for Meeting Your Goals Tomorrow
- Oct 10th – Understanding Medicare & Medicare Supplement Insurance

For reservations please call 802.776.2187 or e-mail: taraw@hfcuvt.com



HERITAGE WAY
INVESTMENTS | INSURANCE | RETIREMENT

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