



Heritage Family
CREDIT UNION

family matters fall 2015



President's Message

I am very pleased to announce some new and exciting initiatives at Heritage Family that will continue to add value to your membership in the credit union.

First off, as of September 1, our members are now able to obtain rate quotes on home and auto insurance from our own insurance company, Heritage Family

Insurance Services. For years, we have offered auto and homeowners discounts to our members through an agreement with Liberty Mutual. In order to continue providing the best value to our members, it simply made sense to develop our own insurance company. It will provide "one-stop shopping" for all your home and auto needs. We've offered low-rate auto loans and mortgages for decades; now, we can couple these low rates with affordable insurance. This initiative will give you a complete package of the best options at discounted prices.

In addition, we are really excited to tell you that we recently rolled out Apple Pay for members that currently have an iPhone 6 (and select iPads). Apple Pay allows users to input their credit card information into their iPhone. Then they can make purchases at participating retailers with their iPhone; no card needed. It provides greater security to the card user because the actual card number is never given to the retailer, therefore, the card number is never stored at the retailer and can't be hacked by fraudsters. As more retailers migrate to these new card readers (with Google Pay and Android entering this arena later in the year), it will be interesting to see how fast these new mobile payment options become main stream. Either way, we have you covered and ready for the new payment technology that is emerging.

Lastly, in conjunction with our ongoing efforts to provide you with the best possible service, we will begin sending member surveys out to those of you that have performed recent transactions at HFCU. If you receive one, please take a few minutes to complete the survey and let us know how we are doing. It is only with ongoing input from our members, like you, that we will be able to continue providing the "friendly, personable, high-quality service" you deserve.

As always, the staff, management and Board of Directors appreciates your ongoing support of HFCU and we hope these new services will enhance your member experience.

Matt Levandowski
President/CEO

HFCU Gears Up for ICU Day



Heritage Family Credit Union will team up with credit unions from around the world to celebrate International Credit Union (ICU) Day on Thursday, October 15. The holiday has been celebrated on the third Thursday of October for 67 years. The goal of the day is to raise awareness about credit

unions and show members and those working in the credit union industry our appreciation.

HFCU will host a themed celebration to promote the credit union philosophy of "People Helping People" at each of our nine branch locations. We will also show our support for the communities that we serve by kick-starting "Vocal for Local," a campaign aimed to empower local residents and organizations. Members are encouraged to stop by their neighborhood branch to take part in the festivities.

Get Covered with Heritage Family Insurance Services



Heritage Family now offers automobile, homeowners, and business insurance

through Heritage Family Insurance Services! We want to make your life easier by providing the insurance products that you need without the hassle of searching for the best deal. Let us do the work for you — call one of our licensed agents today at 844.835.8704 for a no-obligation quote.

Through Heritage Family Insurance Services, you will receive competitive rates with top-notch insurance carriers, allowing you to find the coverage that best suits your needs. We started Heritage Family Insurance Services because we are dedicated to your financial well-being.

Life changes and so should your insurance. Contact us today to make sure that all of the important things in your life are covered. What do you have to lose? Shop, compare, save — it's that simple.



HFCU Welcomes Apple Pay™

Heritage Family Credit Union is proud to offer Apple Pay, a mobile payment and digital wallet service by Apple Inc., to our members. The service allows users to make digital payments at more than 220,000 retailers nationwide using their iPhone 6, iPhone 6 Plus, Apple Watch-compatible devices (iPhone 5 or newer), iPad Air 2, and iPad mini 3. Apple Pay incorporates a unique Device Account Number so that your actual credit or debit



card number is never shared with merchants or transmitted with payment. This advanced technology enables users to securely and seamlessly make payments in stores or within apps with just a touch, while still keeping credit and debit card information protected. Gone are the days of searching for your wallet! You will be happy to know that Apple Pay is easy to set up and consumers will continue to receive all of the rewards and benefits offered by their credit and debit cards.

For more information about Apple Pay, or to find enrollment instructions, please visit hfcuvt.com or your local branch.

Did you receive a message asking to verify transactions on your debit or credit card?

We may place a call to you regarding recent transactions on your debit or credit card to safeguard your finances. Calls are typically made if we notice transactions that do not coincide with your normal spending habits. A high dollar amount purchase or transactions occurring outside of the state or country in which you reside could alert us to contact you if we are not given advance notice of your arrangements.

If you receive an automated message from us, please call back at the number provided, 866.518.0213, as soon as possible so that we are able to resolve any debit or credit card issues quickly and easily. Calling us back to verify transactions will ensure that your card is not declined for future purchases. Our secure 24/7 line is dedicated to getting you back up and running, we wouldn't steer you wrong.

Meet Our Team A new series highlighting HFCU employees



HEIDI SWEET, AVP Branch Manager

Heidi Sweet is the AVP Branch Manager of our Bennington branch. She has worked at HFCU for more than nine years and was promoted to her current role in April.

Heidi's hard work and commitment to members and staff have earned her two promotions over the years, but she said her first promotion from Financial Services Representative to Assistant Branch Manager was most gratifying. "I felt honored that they would recognize me with that" she said. "It was a new position and they gave me time to learn in steps."

It is her dedication to learning that makes Heidi so great at her job. "I listen to members and have long conversations to get to know them on a personal basis," she said, adding that it is important to "treat others like you would want to be treated."

Outside of work, Heidi is very family oriented. She and her husband have five children and always incorporate family in everything that they do.

Heidi likes to stay active outdoors by hiking and kayaking with her husband, but also admits she equally enjoys spur of the moment shopping trips with her daughter. Serenity is nice once in a while too. "I like to sit and read," she said. "My favorite recent book is *The Fault In Our Stars* by John Green."

Heidi is preparing to get herself and her staff more involved in the Bennington community, noting that they all share a common interest in volunteering their time to Habitat for Humanity, a nonprofit organization which aims to build and provide affordable housing for those in need.

Heidi cares about our members, her family, and the community, but she cares about her coworkers too, noting that the professionalism among staff makes for "a great atmosphere" in which she feels comfortable continuing to grow.



JODY PALMER, Financial Services Representative

Jody Palmer is a Financial Services Representative at our Ludlow branch. She has been serving HFCU members for just over a year, her favorite part about the job.

"I'm very understanding and compassionate," she said. "When a member leaves my office and cannot thank me enough for something that I have done, I know that I've done my job."

While Jody assists members with their financial needs, she takes the time to listen and get to know them too, adding that some members have even shared wedding photos or major life events with her. "I love getting to know members on a more personal level," she said. "It is rewarding and exciting to know that they are looking beyond the fact that we are just their bankers."

Much like our other employees, Jody also appreciates spending time with her family. She is even planning a surprise trip for her two daughters in January. Jody is an avid reader and collects Stephen King novels, an author she hopes to one day meet. She likes to shop, even if it's just window shopping, but says that the Vera Bradley and Yankee Candle stores are her weaknesses.

Jody is actively involved in the Ludlow community where she has served on the membership committee for the Okemo Valley Chamber of Commerce for several months. "I wanted to get to know the community we serve better," she said about her choice to join the committee. "It's not just where I work, it's my community too."

To schedule an appointment with Jody, please visit the Ludlow branch, or contact our call center at 888.252.8932.

HFCU Rate Board

Savings Accounts	0.400% APY*
Premier Checking Account . . .	0.150% APY*
IRA Shares/Payroll	0.600% APY*

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