



President's Message

During my 23 years at the credit union, I can tell you that I have never been around a more passionate, energized, and devoted set of employees and volunteers than we currently have at HFCU. Everything we talk about today revolves around making things better for our members, our employees, and the communities that we serve.

That's why, in 2016, we are re-dedicating ourselves to elevating the level of service we provide you, our members. I want our staff to understand the importance of making each member experience easy, personal, and memorable. Therefore, we are providing additional training opportunities on products and systems, developing better communication skills, and firming up our world-class service techniques. My goal is to create a well-balanced team of "financial advocates" that believe in our products, understand our systems and assist our members in achieving all their financial goals.

To that end, a select group of employees, managers, and board members have developed a set of seven CORE VALUES (or guiding principles) that play a meaningful role in our day-to-day philosophy; helping influence our decisions. Please take a moment to read these seven core values that are listed adjacent to my message.

The level of service we provide you, our members, is the only difference between us and everyone else. If I can ever assist you with a certain situation, please feel free to contact me directly. As always, thank you for your continued support of HFCU.

Matt Levandowski
President/CEO

HFCU to host 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. Starting at 6 p.m. with a cocktail hour, followed by dinner and the business portion of the meeting. The evening will conclude with dancing and music by local band "Blue Jay Way". Tickets for the Annual Meeting are on sale for \$20 at each of HFCU's nine branch locations. Space is limited to 300 people.



Heritage Family Credit Union Values

Core Values:

Community – helping make stronger, more successful communities in which our members live, work, worship and play.

Service – founded on the principle of 'People helping People'; we will always strive to provide the highest level of service excellence and to help our members achieve their goals.

Integrity – conducting ourselves in a way that is honest, ethical, and fair. We will build trusting relationships by continually upholding our values, following through on our commitments, and holding ourselves accountable.

Compassion – acting with empathy while providing guidance and wisdom to empower our members.

Employees – our employees are our most valuable assets. Heritage Family Credit Union is committed to nurturing the personal and professional development of our employees and will strive to give them opportunities to succeed.

Education – provide educational opportunities for growth and development to help people achieve their best selves.

Members – Heritage Family Credit Union is at its foundation a cooperative, and we would not exist without our members. Heritage Family Credit Union will always keep our members' best interests in mind, in everything we do.

Meet Our Team



Jim Oberg, Allen Street Branch Manager

Jim is the new Branch Manager of the Allen Street branch in Rutland. He comes to the Allen Street Branch from the Fair Haven Branch, where he was the branch manager.

"The staff and members in Fair Haven are excellent and I was so lucky to start my time at the credit union with them, I am looking forward to the opportunity of meeting more of the HFCU family at the Allen Street branch."

Jim has been married to his wife for almost 13 years and has a 9 year old daughter that goes to Poultney Elementary.

He said, "They both keep me busy, you're likely to find me building a fort out of blankets or having a Nerf Gun fight if I'm not working on my 'honey do' list!"

Jim also loves to play golf, enjoys cooking, and is active in the community as a member of the board of directors of Rutland Southwest Supervisory Union. Oberg is also a current member of the Poultney Area Chamber of Commerce, where he has served on the board of directors as the treasurer. Last year, Jim coached his daughter's softball team, too!

"The part I like best about the credit union is that we all are in it to help the member and we all work in the communities we serve. I can't tell you how many conversations I've had with members just running into them while grocery shopping or dropping my daughter off at school," he remarked.

HFCU Scholarships Available

Are you a high school senior who intends to pursue further education at an accredited undergraduate program at a college, trade school or university? You could be awarded one of four (4) \$1,000 HFCU scholarships! This scholarship is open to all seniors attending a High School in the Heritage Family Credit Union field of membership, who intend to pursue further education in an accredited undergraduate program at a college, trade school, or university.



Applicants must:

- Be currently enrolled as a senior at a high school in HFCU's field of membership
- Be pursuing further education as a full-time student in an accredited undergraduate program at a college, trade school or university (minimum 6-credit semester or the equivalent) in the Fall of 2016
- Be an exemplary member of the student body and have demonstrated leadership qualities within their school and community.

Visit <https://www.hfcuvt.com/Personal/Youth-Accounts/scholarships> for an application. **Scholarship applications must be received no later than 5:00PM EST on Friday, April 29, 2016.**

Make Your Confidential Documents Gone For Good

Mark your calendars for May 7 from 9-noon and say goodbye to all of your confidential papers for good! It is shred season at Heritage Family Credit Union, and this year we're Shredding For Good. On Saturday, May 7 Heritage Family wants to help you protect your identity and your accounts against theft and fraud with the free shredding of personal and confidential documents at 26 Allen Street in Rutland. To help make this event even better this year, Secure Shred is donating up to \$500 for Relay For Life. The more members who attend, the more Secure Shred will donate! 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.

NO BOOKS, BINDERS, NEWSPAPERS, BUSINESS MATERIAL OR GARBAGE. MIXED MATERIALS WILL NOT BE ACCEPTED!



"GETTING PUMPED UP FOR SAVINGS"

Youth Contests

To celebrate National Youth Savings Month Heritage Family Credit Union is holding two essay contests and a coloring contest to help families get Pumped Up For Savings.



Students six (6) to eight (8) years old could win a pizza party for their class by writing an essay, 250 words or less, on the topic: "What gets you super 'pumped up' for saving?" Another contest gives students nine (9) to twelve (12) years old the opportunity to win a pizza party for their class by writing an essay, 250 words or less, on the topic: "If you were a superhero what super hero items would you need to save money for, and why?" Children five (5) years old & under could win movie passes by entering the Get Pumped Up For Savings Contest.

All entries for both contests must be RECEIVED at a Heritage Family Credit Union branch by May 2, 2016. For essay contest entry forms, coloring pages and more information about the contest, please visit www.hfcuvt.com, or call 888.252.8932.

FBI Scam Notice!

If you can answer "yes" to any of the following questions, you could be involved in a fraud or about to be scammed!

- Is the CHECK from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- Is the amount of the CHECK more than the item's selling price?
- Did you receive the CHECK via an overnight delivery service?
- Is the CHECK connected to communicating with someone by email?
- Is the CHECK drawn on a business or individual account that is different from the person buying your item or product?
- Have you been informed that you were the winner of a LOTTERY, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- Have you been instructed to either "WIRE", "SEND" OR "SHIP" MONEY, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- Have you been asked to PAY money to receive a deposit from another country such as Canada, England, or Nigeria?
- Are you receiving PAY or a COMMISSION for facilitating money transfers through your account?
- Did you respond to an email requesting you to CONFIRM, UPDATE, OR PROVIDE your account information?

If you answered "yes" to any of these questions, notify the credit union as soon as possible!

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 March 2, 2016. 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
CREDIT UNION

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