



H.P.C. CREDIT UNION Fall Newsletter

3rd Quarter

Fall 2005

OCTOBER 20, 2005



A Heartfelt Thank You

Each year, volunteers donate billions of dollars' worth of time and services to improve the quality of life in their communities, and you need to look no farther than your credit union for the positive contribution volunteers make. Our dedicated volunteers give their time and talents by serving on the credit union's board of directors and committees. Unlike banks whose boards are compensated, credit union boards are made up of volunteer directors, elected by their fellow members to represent them.

It's one of the credit union's features that sets them apart from other financial institutions. Our volunteers deserve a round of applause for their hard work and commitment, and we offer a heartfelt thanks for all they do to represent the best interests of members in their decision-making.



Keep the Spirit of Giving Alive

Have you ever wanted to cut back on the commercialism of the holidays? Here are some suggestions on ways to shrink the mound of presents under the tree this holiday season:

- Give the gift of time. Instead of trading presents with friends and neighbors, plan get-togethers with them, such as a night out at a restaurant, going to the movies, bowling, etc.
- Exchange experiences. Give membership gifts or lessons.
- Buy a group gift. Instead of buying a present for every

member of your immediate family, purchase just one gift (an item the entire family can enjoy).

- Give a virtual visit. Swap a video or digitally recorded special event or tales of the year's events.
- Personalize calendars. Put together calendars with family photos, personal messages, and fill in important dates such as birthdays and anniversaries.
- Personalize ornaments. Purchase inexpensive plain store-bought ornaments and decorate them with glitter, etc.

Stop Waiting in Line

If you're still standing in line every payday to deposit your check at the credit union, let us make your life a whole lot easier. Stop by or call today to arrange to have your paycheck deposited directly into your checking account. If you want a certain amount deposited into savings, we can arrange that right along with the direct deposit. Members who use direct deposit have access to their funds just as quickly as those who deposit their

funds manually. In fact, direct depositors often have access to funds sooner. If you are "nervous" that the funds are not there, or need to know the exact amount to reconcile with your pay stub, you can always verify the deposit online through our Web site. Or, if a computer is not easily accessible, you can verify your balance (checking, savings, or both) at most any ATM. And, of course, you can call and speak with one of our member service representatives who will verify the deposit. Once you have one or two deposits verified, you can rest easy that the whole process is speedy and accurate. So, stop wasting time and gasoline driving to the credit union. Let us activate direct deposit so you can start using that time for more important things.

A MESSAGE FROM YOUR MANAGER

OUR FIRST YOUTH APPRECIATION DAY held at our Branch Office at the Alpena Mall was a huge success! Many youth members enjoyed games, prizes, face painting, snacks and our Crazy Clown Georgie. The lucky winner of the boy's bike was Zachary Reynolds and the winner of the girl's bike was Jamie Nadeau. Congratulations to these young members and a big Thank You to all our volunteers who helped make Youth Appreciation Day so successful!

GREAT NEWS FOR MEMBERS WHO USE CU@HOME - you may now transfer between accounts that you hold joint ownership of. Stop in at either location to sign the authorization form. Any questions, please call a member service representative for more information.

IT'S ALMOST THAT TIME OF YEAR AGAIN - Christmas Club accounts will be automatically posted to your share draft account on October 3, 2005. For those members who do not have a share draft account, the Christmas Club monies will be automatically posted to your regular share account. Happy Shopping!

IDENTITY THEFT ALERT: During this last quarter, we have had numerous members calling stating that solicitors have been contacting them by phone trying to obtain personal and account information. PLEASE, PLEASE, PLEASE...if you do not initiate the conversation, DO NOT give out your account numbers or personal information. Keeping your personal and account information private helps prevent identity theft and ensure the safety of your accounts.

FOR ALL MEMBERS WITH MORTGAGE LOANS - Please be sure to furnish the Credit Union with a copy of your paid tax receipt. Providing the Credit Union with paid receipts will eliminate the fee charged when the Credit Union has to obtain this information.

CONGRATULATIONS TO MEMBERS Daniel Jaskolski for winning last Quarters Membership Appreciation Drawing of the Garden Cart & Accessories and Dennis VanSipe for winning the Beach Combo Package. A BIG thank you to member JR Wooster for drawing our lucky winners.

A BIG WELCOME to our newest part-time employees Jillian Marciniak and Ashley Smith. Jillian and Ashley are co-op students through Alpena High School and are a wonderful addition to our Credit Union Team.

Cindy M. Krentz, Manager

Attitude: It is our best friend or our worst enemy.
(John C. Maxwell)

Share Certificates: A Safe and Sure Investment

If you have excess money in your checking or regular savings account, you may want to consider the advantages of putting that money into a share certificate. A certificate account is similar to a regular savings account, and the amount is fully insured by the federal government. The major difference is that you agree to keep your money in the account for a specified time. In exchange for agreeing to keep your money in the account for the term of the certificate, you are awarded a higher interest yield. If a share certificate sounds like a good place to invest your money, stop by or call your credit union today for your rates and terms.

Main Office: 1234 W. Chisholm Street • Alpena, MI 49707 • (989) 354-4698 • FAX (989) 356-6912
Branch: 2336 U.S.23 South • Alpena, MI 49707 • Toll Free # 1-888-554-5944

(located in the Alpena Mall)

Visit us at www.hpccu.com



We have the cure!

If you've been bitten by the new car bug, the doctor is in. Call or stop by H.P.C. Credit Union for the best-

known cure for car fever - low-cost loan. Whether it's a new vehicle or it's new to you, we can prescribe the rate and term that's just right for you. Remember, although those special dealer financing offers promise relief, they often only apply to certain makes or models and are restricted to those with excellent credit. With a loan from the credit union, you can choose the vehicle that best matches your needs. At the credit union, we offer the best rate we possibly can to all creditworthy members. Make your first stop the credit union, and you'll be on the road to a fast recovery. We'll show you how pre-arranged financing can put you in the driver's seat.

An Invitation to Join

We want to thank you for letting us be your financial friend and would like to invite your family members to join H.P.C. Credit Union. Let them know that belonging to H.P.C. Credit Union saves them more and costs less. Share with them the benefits of belonging:

- ✓ **Great products and services.**
- ✓ **Competitive Rates.**
- ✓ **Friendly and confidential service.**
- ✓ **Knowledgeable staff.**

We value each and every member. And, we would like to share all of this with your family members. So, don't wait - invite them to join today and take advantage of the same benefits that you have with H.P.C. Credit Union.

Notary Service Available at your CU

Need to have document signatures witnessed and signed by a notary public? Notary services are available at your H.P.C. Credit Union. While other establishments charge for notary services, they are free at your credit union. Simply bring the document with you on your next visit to the credit union. You should bring at least one form of picture ID with you. If you have multiple documents and/or require additional notary services, you should call ahead so we can schedule a time convenient to both you and our notary public.

Clip and Return QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Cash Prizes
1st Place \$200
2nd Place \$100

Drawing Will Be Held October 28, 2005 at 5:00 p.m.

Member Name _____

Account Number _____

Phone Number _____

Address _____

One Entry Per Account Congratulations Last Quarter Winners

Beach Combo Pkg - Dennis VanSipe
Garden Cart Winner - Daniel Jaskolski

a BIG Thank You to member JR Wooster for drawing our lucky winners!

H.P.C. CREDIT UNION HOURS:

Main Office (Chisholm Street)

Drive-Thru: Monday thru Friday opens at 8:30 a.m. - 5:30 p.m.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Saturday: DRIVE-THRU ONLY - 9:00 a.m. - Noon

Branch (located in the Alpena Mall)

Monday thru Friday 9:00 a.m. - 5:00 p.m.

Closed Saturday

How To Keep Our Teen Drivers Safe

Have you ever worried about handing your car keys to a newly licensed teenage driver? It's not easy. Instead of worrying and pacing the floor each time your teen drives away, discuss the facts with him or her and set some realistic rules:

1. Seat belts save lives. Always buckle up and insist that all of your passengers do the same. It's the law in most states.
2. Before your teen drives solo, require a behind-the-wheel defensive driving course and at least 60 hours of supervised driving time.
3. Protect your teen by establishing a reasonable curfew. Nighttime driving usually involves a greater number of drunk drivers on the road.
4. Obey speed limits. Stress to your teen that high-speed driving is a dangerous risk. It's not worth the potential thrill and the results can be deadly.
5. Make a pact - don't drink and drive. If your young driver consumes any alcohol, he or she will not get behind the wheel and will call you for a ride home. You cannot ask any questions until the following day. This pact also applies when your teen is a guest of any driver (young or old) who has been drinking.
6. Be a good example - remember that YOUR driving habits greatly influence those of your teen. Follow the same set of rules you establish for your teen.

Having good communication and setting realistic rules can make your new teen driver a plus to your family - not a constant worry.



H.P.C. CREDIT UNION RATES As of September 30, 2005

	APY Annual Percentage Yield
Share	1.41%
Special Share Accounts.....	1.41%
Christmas Club	1.41%
IRA's.....	3.55%
C.D.'s 1 year	3.90%
(Paid upon Maturity)	

	APR Annual Percentage Rate
Loan Rates	
Share Loans	3.90%*
New Automobile Loans	4.50%*
Used Automobile Loans.....	5.25 to 5.50%*
Student Loans.....	3.50%
Home Improvement Loan, Max. \$5,000 - 24 mo.....	6.50%*
Summer Sizzler Loan, Max. \$5,000 - 36 mo.....	6.00%*
Revolving Credit Signature Loan	9.00%*
Mortgage Loans, Max. \$200,000 - 20 year fixed rate ..	5.75%
Mortgage Loans, Max. \$200,000 - 15 year fixed rate ..	5.45%
Mortgage Loans	
3 Year Balloon (30 year Amort.)	4.95%
5 Year Balloon (30 year Amort.)	5.25%
VISA.....	13.00%
Boats, R.V.s and ATVs.....	6.00%*

*Includes Loan Protection (Life) Insurance for qualified borrowers