



**Still Using Checks?
Use Online Bill Pay & Save!**

When you have online bill pay you'll have more freedom to enjoy life. Here's why: online bill pay gives you convenience, savings and security. You won't have to worry about stamps, envelopes or trips to the post office. You can receive and pay your bills electronically, all in one place. Make payments anywhere, anytime, even when you're traveling.

Online bill pay



Schedule single or recurring payments in just a few steps and don't worry about missing a bill or late fees. Now you can track your payments history at a glance, and follow all your past, present and future scheduled transactions. You can also set up helpful e-Notifications that send you a quick reminder when payments are due or notify you that a bill has been paid.

Enhanced security is one more reason to sign up for online. It helps you guard against identity theft from lost or stolen checkbooks and bills. You'll also maintain tighter control of your account with real time access to your payment activity. And you'll have increased privacy, because only you can access your account information, account numbers, and payment history. These are all smart reasons to sign up for the freedom of online bill pay. To learn more, view the demo at www.hpccu.com.

TO OUR VOLUNTEERS: What would we do without you! Did you know that your credit union is governed by a group of unpaid volunteers who contribute their time and talents by serving on Credit Union Committees and the Board of Directors? It's one of the ways credit unions are different from other financial institutions. Unlike a board representing the interest of stockholders, your credit union's Board of Directors is elected from and by you, the members. The board represents and advocates for the interest of all of the credit union's member-owners, including you. Volunteers serve as careful stewards of the funds entrusted to the credit union and we have just a few words to say to them "Thank You Very Much!" We appreciate the dedicated service of all of our volunteers – they are truly the lifeblood of the credit union.

- Directors –
- Bob Ilsley, President
- Mike Adams – Vice-President
- Bill Garant – Secretary
- Bob Lakin – Treasurer
- Bob Meixell – Director
- Jim Hubert – Director
- Jim Majesky – Director

- Credit Committee -
- Sue Linke
- Jodi Ritthaler
- Cindy Krentz
- Supervisory Committee -
- Jerry Mills
- Jon Benson
- Mark Lee

A MESSAGE FROM YOUR MANAGER

H.P.C. CREDIT UNION'S 8th ANNUAL YOUTH APPRECIATION DAY will be held inside the Alpena Mall this year. Plan to attend Saturday, October 27th from Noon until 6:00 p.m. We are having a Halloween Celebration which will include all the Alpena Mall Merchants. The Michigan Masons will be doing fingerprinting for the Youth. There will be games and activities with a chance to win prizes along with a costume contest!

Plan to attend this mall wide event and don't forget to open your child's account early for a chance to win a special prize for H.P.C. Credit Union Youth Members only!



Open your new account with this coupon and the \$5.00 minimum deposit is on us!

Valid for new members age 0-17 years only. Must meet membership requirements. Early closure fee applies. Call (989)354-4698 for more information

Web1012

WE AT THE CREDIT UNION would like to thank a VERY special member, who wishes to remain anonymous, for the absolutely beautiful magazine rack/table that was handmade for us. We are so appreciative that he shared his time and talents! This is an example of what wonderful members we have here at H.P.C. Credit Union.

CAN YOU BELIEVE WE ARE THINKING ABOUT the jolly fella in the red suit! If you were one of the faithful Christmas Club Account holders – good for you! Plan to see your Christmas Club Money posted to your share draft account on October 1st. For those members who do not have a draft account, the Christmas Club money will post to your regular share account.

Enjoy the beautiful Fall Season!
Cindy M. Krentz, Manager/CEO

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

**AN IMPORTANT REMINDER
FOR MEMBERS WITH MORTGAGES**

Please have your paid Summer 2012 tax receipts turned in by October 31, 2012. For your convenience, you may fax them to (989) 356-6912 as well as drop off a copy at one of our offices. Avoid the \$20 fee you may be charged if the credit union orders a copy for your mortgage file.

The right to vote in the United States may be one that some take for granted. However, many have engaged in hard-fought battles throughout U.S. history to earn this valuable right. Therefore, it should be appreciated and exercised. It is the primary tool in having a voice in our democracy. Voting ultimately affects how decisions are made regarding our society and its governance. Although voting does not guarantee that all of your wishes, beliefs, and requests will be met and put into practice, choosing not to vote silences your voice and eliminates the opportunity for change, altogether. Your vote and your voice can truly make a difference. So, **ROCK THE VOTE!**



Time to Celebrate International Credit Union Day
It's a simple, but profound message: **Members Matter Most.** It's the key concept behind credit unions and the theme for this year's International Credit Union Day, October 18. Observed the third Thursday of October each year, ICU Day is a day set aside to reflect on credit union values and principles: Why we do what we do, and how we do it. This is also the United Nations' International Year of Cooperatives, a yearlong celebration promoting the many ways credit unions and other cooperatives worldwide are helping people help themselves.

As a not-for-profit financial cooperative, your credit union is in business for only one reason: to provide you, our member-owner, with financial services to help you improve the quality of your life. **Members Matter Most** - three words that speak to the heart of credit union philosophy. So join us in celebrating ICU Day. You are our number one priority. Stop by H.P.C. Credit Union to learn more about how you can get the most out of your membership.

Rates
All rates effective 09/21/12, rates subject to change without notice

Shares	APY	Certificates	APY
Primary Shares	0.15	24 Month CD	\$500.00 min. 0.75
Special Shares	0.15	18 Month CD	\$500.00 min. 0.65
Vacation Shares	0.15	Youth Certificates	
Christmas Club	0.15	24 Month CD	\$100.00 min. 0.75
Preferred Shares		12 Month CD	\$100.00 min. 0.55
\$5000 to \$24,999.99	0.20	6 Month CD	\$100.00 min 0.40
\$25,000 to \$74,999.99	0.25		
\$75,000 & over	0.30		
IRA Shares			
Traditional IRA Shares	1.26	Roth IRA Shares	1.26 Coverdell ESA Shares 1.26

Loans

	APR		APR
New Vehicle Loan-as low as	2.50	Student Loans	3.50
Used Vehicle Loan-as low as	2.95	20 Year Fixed Mortgage	4.99
New Rec Vehicle Loan	3.45	15 Year fixed Mortgage	4.50
Used Rec Vehicle Loan	4.45	5 Year Balloon Mortgage	4.25
Share Secured Loan as low as	2.00	Home Equity Open End-as low as	4.00
Signature Loan	9.00	Home Equity 5 yr. Closed End-as low as	5.75
Partially Secured Installment Loan	7.50	Home Equity 10 yr. Closed End-as low as	6.25
Member Appreciation Loan-as low as	2.00	Home Equity 15 yr. Closed End-as low as	6.75



"The most wonderful time of the year" is just around the corner. But it may not seem so wonderful if after making your list, and checking it twice, you're not sure how you can make the holidays happen.

A holiday loan from H.P.C. Credit Union can help. With a holiday loan, you can determine your budget and stick to it by using cash for your purchases. That means January won't arrive with a blizzard of high-interest department store charge card bills. Start by figuring out all of your extra holiday expenses: Gifts, gift wrap, postage and shipping, entertaining, travel and so on. If that number is too high, think about ways you can save. Now with a reasonable budget in hand, you're ready to apply for your holiday loan at H.P.C. Credit Union. We want your holidays to be cheery and bright, so contact us soon.

STOP THE PAPER CHASE - GET A DEBIT CARD

Still paying for purchases by writing out a check and having to wait until the clerk verifies your identification? Make things easier with a debit card from your H.P.C. Credit Union. With most merchants, our card works just like a credit card but the money is automatically deducted from your share draft account. And did we mention you can also use your debit card at any ATM (24 hours a day, seven days a week) to obtain cash? If you have any questions, please contact one of our friendly Member Service Representatives.

**QUARTERLY MEMBERSHIP
APPRECIATION DRAWING!**



3rd Prize -- \$100
2nd Prize -- \$150
1st Prize -- \$250
Drawing to be held
Monday, October 29, 2012.

No Tricks!! Just Treats!!

Member Name: _____

Phone Number: _____

Address: _____

Clip and Return



H.P.C. Credit Union has three ways for our members to save on a new vehicle purchase. First, General Motors is offering all current and eligible credit union members preferred pricing

on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit www.lovemycrreditunion.com to see how much you can save and request your GM Authorization Number. Second, our members can save big with great low rates when you finance your new vehicle through H.P.C. Credit Union. Apply for an auto loan online or contact a loan officer to find out more about your vehicle financing options. Third, you'll save on fuel costs with GM's fuel efficient vehicles. Start saving today!