



3rd Quarter

Fall 2016

**A Message from your Manager**

**YOUTH MEMBERS! SAVE THE DATE** of Saturday, October 22<sup>nd</sup> to help celebrate H.P.C. Credit Union's Youth Day! We are having a special event this year to be held at the Thunder Bowl Lanes. There will be a Halloween Costume Contest with prizes – bowling – games – hot dogs, chips & a drink along with more chances to win great prizes! So.....save the date of October 22<sup>nd</sup> from Noon until 4:00 p.m. and we look forward to seeing you at the Thunder Bowl Lanes!

**CELEBRATE INTERNATIONAL CREDIT UNION DAY – THURSDAY, OCTOBER 20<sup>TH</sup>!**

To our volunteers – “not for profit, not for charity, but for service” has long been a credit union mantra.

That philosophy is exemplified by our dedicated volunteers who serve on the credit union's board of directors and committees, and for that, we are grateful. As volunteers, they contribute their time and talents in service to the membership. Unlike the directors at a bank, who are compensated and watch out only for the bank's shareholders, your credit union's directors have only the interest of you (our member owners) in mind. As careful stewards of the funds entrusted to the credit union, they base their decision making on what's best for all members, not a select few. Elected by fellow members, the board is responsible for the long-term success of the credit union. Thank you volunteers! You are what makes the credit union unique!

**Board of Directors**

- Robert Ilsley, President
- Mike Adams, Vice-President
- John Benson, Treasurer
- Bill Garant, Secretary
- Jim Hubert, Director
- James Majesky, Director
- Mark Lee, Director

**Credit Committee**

- Robert Ilsley, Chairperson
- Cindy Krentz
- Jodi Ritthaler

**Supervisory Committee**

- Gerald Mills, Chairperson
- Robert Meixell
- Robert Lakin
- Matt Wodja

**Educational Committee**

- Mark Straley

**ALM Committee**

- Ed Rich

**CONGRATULATIONS TO JACQUELINE CLEARWOOD** the winner of our 2016 Academic Scholarship. Jacqueline's essay "What does it mean to me to be an H.P.C. Credit Union Member" was unanimously chosen as the winner of the 2016 scholarship.



Thank you to all who applied for the \$1,000 scholarship – we look forward to receiving your application in 2017.

**FOR OUR COLLEGE STUDENTS .....** don't forget to check out your H.P.C. Credit Union for a low rate Student Loan. At 3.5% up to \$10,000 for tuition and books, is sometimes just the boost you need. Check with one of our loan officers for more details.

**IMPORTANT NOTICE FOR MEMBERS** with a Credit Union Mortgage – please provide the Credit Union with a copy of your paid property taxes. For those accounts who do not provide copies, a copy will be ordered and a \$20 fee will be charged to your account.

Enjoy this Beautiful Fall Season!  
Cindy M. Krentz, Manager/CEO



**Money Tip:** A fun way to save: Pick a particular currency item (maybe a \$5 bill or quarters or dimes) and every time you get

one, put it in a jar. See how much you save in a month - see how long you can go without missing the money.

**Important Dates - We will be closed on:**  
Thanksgiving Day - November 24th  
Christmas Eve - December 24th  
Observance of Christmas - December 26th  
New Year's Eve - December 31st



Have you found yourself in need of some extra dough this holiday season? And, no, we don't mean the kind of dough to make extra cookies for Santa! We're talking cash. If you need to plump up your holiday cash flow to cover those inevitable costs that the season brings - gifts, travel expenses, year-end bills, holiday entertaining - then, an affordable Holiday Loan from HPC Credit Union might be the perfect solution. With a low rate of just 1.99% APR and 12 months to pay it back, you'll have just enough extra dough to cushion your holiday pocketbook, making your season spirited rather than stressful. Apply for your Holiday Loan just in time for the holidays by calling or visiting any branch location.



A great big thank you from HPC Credit Union to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom. As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.



Thursday, October 20, 2016

Experience "The Authentic Difference" At Your Credit Union. Your credit union is not just a friendly place to borrow and save; it's these principles that differentiate us from a bank or a payday lender and why you belong at the credit union.



LOVE MY CREDIT UNION REWARDS

Love your savings.

Members receive exclusive discounts and benefits.



The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Fall into some extra Cash

FIRST-PRIZE \$200  
SECOND PRIZE \$100  
THIRD PRIZE \$50

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, OCT. 28, 2016

HPC CREDIT UNION HOURS

**Main Office - 1234 W. Chisholm St.**  
Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.  
**Drive-Thru: Monday thru Friday opens at 8:30 a.m. - 5:30 p.m.**

**Branch Office - 150 S. Ripley Blvd.**  
Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.  
**Drive-Thru: Monday thru Friday 9:00 a.m. - 5:30 p.m.**  
**Saturday Both Locations: Drive Thru OPEN 9:00 a.m. - Noon**

Rates **NCUA**

All rates effective 09/21/16, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.65
Special Shares	0.10	18 Month CD	\$500.00 min.	0.55
Business Shares	0.10	12 Month CD	\$500.00 min.	0.35
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.25
Christmas Club	0.10	<b>Youth Certificates</b>		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.65
Traditional IRA Shares	1.10	18 Month CD	\$100.00 min.	0.55
Roth IRA Shares	1.10	12 Month CD	\$100.00 min.	0.35
Coverdell ESA Shares	1.10	6 Month CD	\$100.00 min.	0.25
Health Savings Account	1.10			

Loans

HoHoHo the holidays are just around the corner  
Christmas Loans 1.99%APR for 12 months, up to \$5000

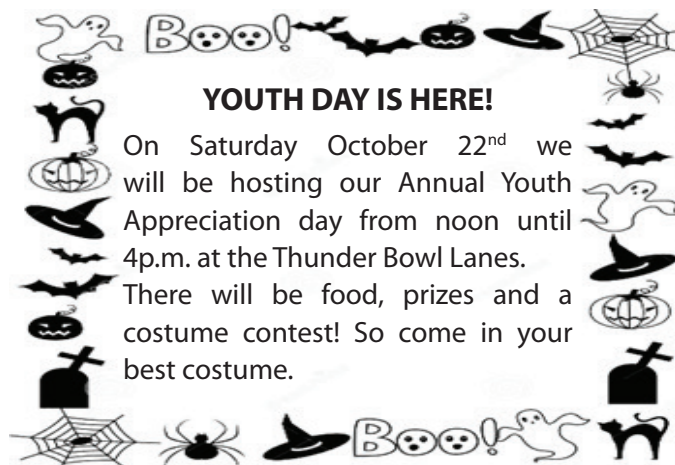
	APR	All rates effective 09/21/16, subject to change without notice	APR
New Vehicle Loan-as low as	2.50	30 Year Fixed Mortgage-Call for current rate	
Used Vehicle Loan-as low as	2.95	20 Year Fixed Rate Mortgage-as low as	3.50
New Rec Vehicle Loan-as low as	3.45	15 Year Fixed Rate Mortgage-as low as	2.75
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage-as low as	3.00
Used Rec Vehicle Loan-as low as	4.45	Home Equity 15 yr. Closed End-as low as	5.50
Used RV over \$25,000-5/15 Balloon	4.95	Home Equity 10 yr. Closed End-as low as	2.95
New/Used RV over \$20,000-10yr. Fixed	4.95	Home Equity 5 yr. Closed End-as low as	4.50
New Farm&Const Equip over \$25,000 5/15	4.45	Used Farm&Const Equip over \$25,000 5/15	4.95
Revolving Loan up to \$5,000 for 60 mo.	9.00	Home Equity Line Of Credit-Call for current rate	
Student Loans up to \$10,000	3.50	<b>Adjustable Rate Mortgage 5/5---4.125</b>	
Share Secured Loan-as low as	2.00	<b>Adjustable Rate Mortgage 7/5---4.375</b>	

Business Lending now available - see Selina for more details!

Member Appreciation Loans now available up to \$10,000.00\*\*

20 Year Starter Mortgage--down payment of 5% and low rate - call for details\*\*

\*\*Restrictions do apply, contact a loan officer for more information\*\*



YOUTH DAY IS HERE!

On Saturday October 22<sup>nd</sup> we will be hosting our Annual Youth Appreciation day from noon until 4p.m. at the Thunder Bowl Lanes. There will be food, prizes and a costume contest! So come in your best costume.

**the LAST Word** Maturity is the stage of life when you don't see eye to eye, but can walk arm in arm.