



3rd Quarter

Fall 2017

H.P.C. Credit Union supported All Hands on Deck by selling bracelets made from recycled plastic recovered from the ocean. With the sale of the bracelets, \$300.01 was donated to All hands on Deck, a non-profit group that helps keep the great lakes clean. Pictured below is Megan Cardell, MSR presenting a check to Duffy Gorski, Ambassador.



Annually H.P.C. Credit Union supports the Alpena County 4-H Market Animal Sale. This year the animals purchased were donated to the St. Bernard's Friendship Room. Pictured below is Cindy Krentz, CEO presenting the donation to Randy MacAulay,



We'd Like To Say Thank You



November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.

A Message from your Manager

CONGRATULATIONS TO SIARAH OLIVER the winner of our 2017 Academic Scholarship. Siarah's essay "What it means to me to be an H.P.C. Credit Union Member" was unanimously chosen as our 2017 scholarship winner. Thank you to all who applied for the \$1,000 scholarship. We look forward to receiving your application in 2018.

INCREASED DEBIT CARD PROTECTION! CardNav is an app for your smart phone that gives you control of when and how your cards are used. Identify potential fraud, monitor and control spending instantly, and receive lightning fast alerts – all from the palm of your hand. CardNav lets you control your card with:

On/Off - Turn any card on, off, and back on again.

Location limits - Set GPS location limits to define where the card can be used, blocking out-of-area use attempts.

Transactions and merchant-type preferences provide enhanced spending oversight.

Threshold settings adjust spending limits in real time.

In-application notifications provide card activity alerts in near real-time

Location alerts advise when card usage attempts conflict with selected preferences

Usage alerts let you know an unapproved transaction or merchant type is attempted

Limit alerts warn you when transactions exceed thresholds

Touch ID and Passcode allow for quick card access.

If you have a smart phone and a debit card, this mobile app is a must! Stop in, or call for more information.

CELEBRATE INTERNATIONAL CREDIT UNION DAY – THURSDAY, OCTOBER 19TH

To our volunteers – “not for profit, not for charity, but for service” has 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 Ilesley, President
Mike Adams, Vice-President
John Benson, Secretary
Jim Hubert, Director
James Majesky, Director
Mark Lee, Director
Ed Rich, Director

Credit Committee

Robert Ilesley, Chairperson
Cindy Krentz
Jodi Ritthaler

Supervisory Committee

Mark Gerald Mills, Chairperson
Robert Meixell
Robert Lakin
Matt Wojda

Educational Committee

Mark Straley
Bill Mischley

Enjoy this beautiful fall season!
Cindy M. Krentz, Manager/CEO

Main Office: 1234 W. Chisholm St. – Alpena, MI 49707 – (989) 354-4698 – FAX (989) 356-6912

Branch: 150 S. Ripley Blvd. – Alpena, MI 49707 – Toll Free # 1-888-554-5944

Visit us online at www.hpccu.com



HPC Credit Union Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved **nearly \$2 billion** with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

\$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*

Save up to \$15 on **TurboTax** Federal online and downloadable tax products.

Get trusted protection and true savings with **TruStage Auto & Home Insurance Program**.

Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.

Earn cash back with **Love to Shop** at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!



Ready or not, the holidays are just around the corner. Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a low-interest holiday loan from the credit union can make your season brighter. That's because with a holiday loan, you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Look at your expenses from 2016 to help you plan.

H.P.C. Credit Union Rates as of 09/15/2017			
Shares			
Shares	APY	Certificates (\$500 minimum)	APY
Primary Shares	.10	6 Month CD	.25
Special Shares	.10	12 Month CD	.35
Business Shares	.10	18 Month CD	.55
Vacation Shares	.10	24 Month CD	.65
Christmas Club	.10		
Preferred Shares (tiered based on amount)	APY	Youth Certificates (\$100 minimum)	APY
Traditional IRA	1.10	6 Month CD	.25
Roth IRA	1.10	12 Month CD	.35
Coverdell ESA	1.10	18 Month CD	.55
Health Savings Account	1.10	24 Month CD	.65
Loans			
Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle	2.00	7 Yr Fixed Mortgage	2.50
Used Vehicle	2.00	10 Yr Fixed Mortgage	3.25
New Rec. Vehicle	2.25	15 Yr Fixed Mortgage	3.50
Used Rec. Vehicle	2.25	20 Yr Fixed Mortgage	3.99
Share Secured	2.00	Adjustable Rate 5/5	2.50
Member Special	1.99	Adjustable Rate 7/5	3.00
Student Loan	3.50	10 Yr Home Equity	2.99
Revolving Line of Credit	9.00	30 Yr Mortgages - Call for a rate!	

Questions? Ask our loan officers how we can help you consolidate or refinance your loans and save you money!



CREDIT UNION HOURS

Main Office – 1234 W. Chisholm St

Lobby: Monday thru Friday 9:00 am – 5:30 pm

Drive-Thru: Monday thru Friday 8:30am – 5:30pm

Branch Office – 150 S. Ripley Blvd

Lobby: Monday thru Friday 9:00am – 5:30pm

Drive-Thru: Monday thru Friday 9:00am -5:30pm

Saturday Both Locations: Drive-Thru 9:00 am - Noon

Quarterly Membership Appreciation Drawing

Fall into Savings

First Prize \$200

Second Prize \$100

Third Prize \$50

Name: _____

Phone Number: _____

Address: _____

Drawing will be held Friday, October 27, 2017



International Credit Union Day

Thursday, October 19, 2017

Goals are dreams with deadlines and credit unions everywhere are in the business of helping their members achieve them. The theme for this year's International Credit Union Day "Dreams Thrive Here" reflects the important role credit unions play in helping ensure financial success for consumers all over the world. ICU Day has been celebrated on the third Thursday of October since 1948 as a way to highlight the spirit of the worldwide credit union movement. Join us on October 19th to celebrate the difference credit unions can make in improving the quality of life for members from Australia to Zimbabwe.

Whether you're yearning of a place to call your own, sending your kids off to college, or financially securing your golden years, your credit union can help make it happen. As a member-owned, financial cooperative, we exist only to serve you and to help make your dreams come true.