



The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Be a part of this year's celebration! Stop in at either the main office on Chisholm St. or the branch location on Ripley Blvd. for prizes and snacks anytime on Thursday, October 18.

Attention Snow Birds!

If you are leaving for the winter, please remember for the protection of your personal information, items such as account statements, IRA and Visa statements will not be forwarded. They will be returned to the Credit Union. Please let us know when you will be leaving so we can take appropriate actions.



A Message from your Manager

HELP US CELEBRATE INTERNATIONAL CREDIT UNION DAY on Thursday, October 18th!

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 extremely 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 just 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
Mark Lee, Treasurer
Jon Benson, Secretary
Jim Hubert, Director
James Majesky, Director
Ed Rich, Director

Educational Committee:

Mark Straley
Bill Mischley

Credit Committee:

Robert Ilsley, Chairperson
Cindy Krentz
Jodi Ritthaler

Supervisory Committee:

Gerald Mills, Chairperson
Robert Meixell
Robert Lakin
Matt Wojda

IF YOU HAVEN'T SIGNED UP FOR SCORECARD VISA REWARDS, it's not too late. For every qualifying purchase made using your ScoreCard Rewards Card, you earn valuable Bonus Points that may be redeemed for outstanding merchandise and travel. Gifts for everyone! ScoreCard has a catalog of thousands of items including brand names like Apple, Brighton, Pandora, Dyson and Sony. Online ordering is available 24/7 at ScoreCardRewards.com. If you have any questions, contact a member service representative at (989) 354-4698.

IMPORTANT NOTICE FOR MEMBERS with a Credit Union Mortgage. Please remember to provide the Credit Union with a copy of your paid property taxes.

CONGRATULATIONS TO GRACE BALOG

the winner of our 2018 Academic Scholarship. Grace's essay "What does it mean to me to be an H.P.C. Credit Union Member" was chosen as the winner of the 2018 Scholarship. Thank You to all who applied! We look forward to receiving your application in 2019.

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

Plan Ahead This Holiday Season!

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan may be your answer!

From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season. Be holiday-ready by applying for your Holiday Loan now!

H.P.C. Credit Union will be closed on:

Thursday, November 22nd

**Monday, December 24th
@1:00 p.m.**

Tuesday, December 25th

**Monday, December 31st
@1:00 p.m.**

Tuesday, January 1st



Important Tax Information

Your 1099 and 1098 interest statements will be included on your December statement. You will receive your IRA tax information separately.



November 11th is Veterans Day, we would like to take a moment to honor US veterans and victims of all wars and thank you for your service.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Fall into Savings!

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, OCTOBER 26TH, 2018

RATES

All rates effective 09/28/18, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.15	6 Month CD	0.60
Special Shares	0.15	12 Month CD	0.80
Business Shares	0.15	18 Month CD	1.10
Vacation Shares	0.15	24 Month CD	1.30
Christmas Club	0.15		
Preferred Shares (tiered based on amount)	0.20 to 0.30	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.10	6 Month CD	0.60
Roth IRA Shares	1.10	12 Month CD	0.80
Coverdell ESA Shares	1.10	18 Month CD	1.10
Health Savings Account	1.10	24 Month CD	1.30

LOANS

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.750	7 Year Fixed Rate Mortgage	3.250
Used Vehicle Loan	2.750	10 Year Fixed Rate Mortgage	3.500
New Rec Vehicle Loan	2.750	15 Year Fixed Rate Mortgage	3.750
Used Rec Vehicle Loan	3.000	20 Year Fixed Rate Mortgage	4.250
Share Secured Loan	2.000	Adjustable Rate Mortgage 5/5	3.750
Member Special	1.990	Adjustable Rate Mortgage 7/5	4.250
Student Loan	3.750	10 Year Home Equity Loan	5.000
Revolving Line of Credit	9.000	30 Year Fixed Mortgage-Call for current rate!	

Restrictions do apply, contact a loan officer for more information



**LOVE MY
CREDIT UNION®
REWARDS**

Everyone loves to save, especially on products and services you use every day. That's what **Love My Credit Union Rewards** is all about. Members have saved nearly \$2 billion in discounts from valued partners through **Love My Credit Union Rewards**. You can save too with valuable discounts from these partners:

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ 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.
- ♥ Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, hpcu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of H.P.C. Credit Union.