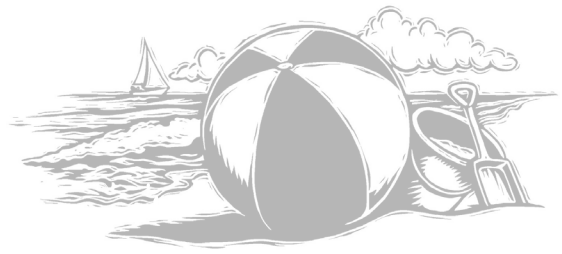




Member Newsletter



2nd Quarter

Summer 2019

Welcome!

Help us welcome our new staff members: Tracy Mischloney, Morgan Greene, and Addison Sharpe. They are the newest additions to the front line staff.

2019 Grand Raffle

This year the Grand Prize Winner will pick their prize of either \$20,000 CASH or \$20,000 towards the price of a new Ford Mustang or a GMC Sierra 1500. The seller of the winning ticket will receive \$500. There will be a 2nd place prize of \$5,000. New this year! There will now be TEN 3rd place winners each getting \$1,000.

To enter, simply make a \$5 contribution to support H.P.C. Credit Union's political action efforts. Your contribution includes admission to the industry and issues political briefing event on November 18, 2019 at 8:45 a.m. and the drawing is at 9:00 a.m. at Michigan Credit Union League & Affiliates, 110 W. Michigan Avenue, Lansing. Raffle tickets support the Michigan Credit Union Leagues federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C.

Good News!

HPC Credit Union's charter expansion has been officially approved by the State of Michigan. Effectively immediately, potential members include those who *"live, work, worship, own real estate, or attend school in the counties of Luce, Chippewa, Mackinac, Emmet, Cheboygan, Charlevoix, Presque Isle, Antrim, Otsego, Montmorency, Alpena, Crawford, Oscoda, Alcona, Roscommon, Ogemaw, and Oscoda, Michigan."* We look forward to serving our current members and those in the added counties.

A Message From Our CEO

The first U.S. credit union was St. Mary's Cooperative Credit Association which opened on April 6, 1909, in Manchester, New Hampshire. Credit Unions are not-for-profit organizations that exist to serve their members.

Just as St. Mary's Cooperative Credit Association was back in 1909, H.P.C. Credit Union is member focused and still holds the philosophy of "People Helping People."

In addition to our low loan rates, competitive share rates, and great member service, here are some of the ways we help our members.

GRADUATING SENIORS

Now is the time to prepare your account for this fall. Stop in and apply for an ATM/Debit Card and a low limit VISA Card to help you through those college years. With a Debit or ATM card, mom & dad can deposit money into your H.P.C. account and you can access those funds the same day through a fee free ATM machine wherever you attend college. Stop in and see one of our friendly member service representatives for more information.

COLLEGE BOUND?

Contact H.P.C. Credit Union for a great supplemental low rate student loan which could be perfect for your college needs.

TRADITIONAL AND NON TRADITIONAL COLLEGE STUDENTS

H.P.C. Credit Union's 5th annual scholarship is underway. A \$1,000 Scholarship is available for one of our college bound members. Please submit an essay on what it means to be an H.P.C. Credit Union member. Deadline for applications is Friday, August 2nd, 2019. Please E-mail your essay to info@hpccu.com or mail it to H.P.C. Credit Union, Attn: Scholarship 1234 W. Chisholm St., Alpena, MI 49707.

INCREASED CARD PROTECTION IS HERE!

CardNav is a free mobile app 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. Download CardNav now from the app store.

Share these benefits and more with friends and family. H.P.C. Credit Union always welcomes new members!

With Appreciation,

Jodi Ritthaler, CEO

Main Office: 1234 W. Chisholm Street • Alpena, MI 49707 • (989) 354-4698 • FAX (989) 356-6912
NEW BRANCH LOCATION: 300 S. Ripley Blvd. • Alpena, MI 49707 • Toll Free # 1-888-554-5944
Visit us at www.hpccu.com



If it's time to hit the refresh button on home sweet home, see your credit union for a Home Improvement Loan. Whether you're tackling a major remodeling project or replacing your furniture or appliances, your credit union loan can make it happen. Investing in your home is one of the most productive uses of credit: You can enjoy increased comfort now as well as help maintain the future value of your home.

Your upgrades may even save you money and help the planet. For example, replacing your traditional water heater with an on-demand or tankless heater can lower your energy bill. According to the U.S. Department of Energy, in homes that use 41 gallons or less of hot water daily, demand water heaters can be 24 percent to 34 percent more energy efficient than conventional storage tank water heaters. Installing energy-efficient windows or adding insulation can lower your air conditioning and heating bills.

It all starts with your Home Improvement Loan.
Call, click, or stop by H.P.C. Credit Union today!

AUTO INSURANCE



CREDIT UNION MEMBERS CAN SAVE HUNDREDS ON CAR INSURANCE



See how much you could save — visit LoveMyCreditUnion.org/TruStage today for your FREE, no obligation quote.



TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. *Average annual savings based on countywide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA item #XXXXX 3/2016 CU Solutions Group

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 – 300 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

All rates effective 06/12/19, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.20	6 Month CD	0.60
Special Shares	0.20	12 Month CD	0.80
Business Shares	0.20	18 Month CD	1.10
Vacation Shares	0.20	24 Month CD	1.30
Christmas Club	0.20		
Preferred Shares (tiered based on amount)	0.55 to 0.65	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	1.30	24 Month CD	1.30

Loans

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	7 Year Fixed Rate Mortgage	3.750
Used Vehicle Loan	3.000	10 Year Fixed Rate Mortgage	4.000
New Rec Vehicle Loan	3.000	15 Year Fixed Rate Mortgage	4.250
Used Rec Vehicle Loan	3.250	20 Year Fixed Rate Mortgage	4.750
Share Secured Loan	2.000	Adjustable Rate Mortgage 5/5	3.625
Member Special	3.500	Adjustable Rate Mortgage 7/5	4.125
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

Questions? Ask our loan officers if we can help you consolidate or help you refinance your loans!



Holiday Hours:

H.P.C. Credit Union will be **CLOSED** on:

Thursday, July 4th
 Saturday, August 31st
 Monday, September 2nd

Please anticipate your needs.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

SUMMER CASH SPLASH

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, JULY 26, 2019