



2nd Quarter

Summer 2008

Make This Year's Vacation Come True

just like to spend some quality time with the family and create memories.

For some, the dream of a vacation is held back only by a shortage of funds. If that's your case, talk to your HPC Credit Union about a vacation loan. We have a variety of loan products designed to fit every need and budget.

With more and more travel vendors offering "package deals" (transportation, accommodations, and even meals) to every imaginable destination, it's never been easier to estimate a travel budget. When you have a budget figured out, call or stop by your HPC Credit Union and let us work out a loan and payment plan to fit your needs.



PLEASE NOTE:

EFFECTIVE 8/1/08 THE FOLLOWING FEES WILL BE INCREASED

New Amount

Share Draft NSF Fee.....	15.00 / check
Return Draft Fee.....	20.00 / check
Returned Check Deposit Item.....	5.00 / Item
Money Order Fee50 / Money Order
ACH Overdraft Fee.....	15.00 / Item
ATM / Debit Card Overdraft Fee ...	15.00 / Item
Garnishment / Levy Fee	10.00

Share Drafts (checks) - 4 boxes will be provided free to the member per year After 4 boxes - \$12.00 per box

New Mortgage Fee 125.00
Mortgage Refinance 100.00

A MESSAGE FROM YOUR MANAGER

RECENTLY THE ELECTRONIC PAYMENTS OR ACH method has surpassed checks as the payment system with the most use. As the ACH, automated clearing house, payment system continues to grow in leaps and bounds, it is extremely important to have the correct account information so the system can operate truly automatically. The sheer number of transactions makes it difficult or impossible to match items with incorrect numbers. Please call your friendly Member Service Representatives to get the correct account information or to verify that you are currently using the correct information. We want your electronic payments to process smoothly.

STILL A LITTLE SHORT FOR COLLEGE? Contact H.P.C. Credit Union for a great supplemental student loan at the rate of 3.5% which could be perfect for your college needs. See a friendly loan advisor for more information.

ATTENTION HIGH TICKET RV SHOPPERS - H.P.C. Credit Union offers a \$25,000.00 and over 5 year balloon loan at a very competitive rate. Payments are based on a 15 year amortization schedule which helps keep your dreams affordable. Call one of our loan specialists for additional information.

HOME EQUITY LOANS are still a great way to finance those home projects or daughter's wedding. Great rates and superior service make a Home Equity Loan a great way to borrow!

MORE FOR OUR YOUTH! Kids, mark your calendars for Wednesday, August 27th for H.P.C. Credit Union's 4th Annual Youth Appreciation Day. Games, face painting, prizes and more. Save the date and come visit us on August 27th at our Branch location at the Alpena Mall.

GREAT NEWS... The Alpena Area Credit Unions are again one of the sponsors of this year's Summer Concerts in the Park. As a promotion, the Alpena Area Credit Unions will be giving away a two year lease on a Ford Focus. Just pick up an entry form at the concert and drop it off at the Credit Union to be entered into the drawing. You must be 18 years of age or over to participate. Great entertainment and the chance to win... what fun!!

CONGRATULATIONS TO Harry Guthrie who won our "Brave the Barrels" Contest. Harry visited our main office on Chisholm Street during the construction and won a \$150.00 VISA Gift Card. Congratulations Harry!

Have a very safe and wonderful summer!

Cindy M. Krentz, Manager

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

Three Smart Reasons To Take Out A Home Equity Loan

For those who treated their home as if it were an ATM, the housing slump may be causing some financial difficulty. But a home equity loan is still a shrewd way to borrow. The key, as always, is the wise use of credit. Here are three smart reasons to consider a home equity loan:

1. For renovations, repairs, or upgrades to your home. Making your home more energy efficient by replacing windows or adding insulation, for example, can save you money as well as help save Mother Earth.

2. For debt consolidation. While a home equity loan isn't a free pass to turn short-term debt you've accumulated on credit cards into long-term debt, it is a way to get back on track. Make a plan and stick to it.

3. For tax savings. A home equity loan can be a tax-advantaged way to borrow. So if you need new wheels, financing a vehicle with a home equity loan rather than a traditional car loan may save you tax dollars.

The loan process is very simple. Depending on the amount of the loan and the amount of equity in your home, the loan can be available in a few days. Stop by HPC Credit Union today to see if you qualify for a home equity loan.



See HPC Credit Union and use your key!

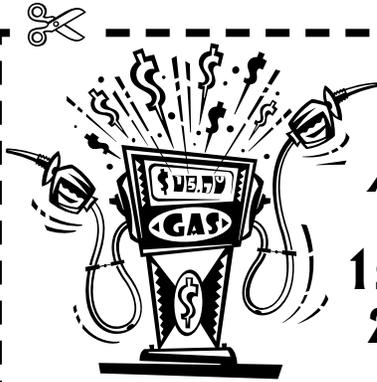
Please Notify the Credit Union

If you have any changes in your contact information, please remember to notify the credit union.

✓ For your protection, please notify us immediately if you are moving or

have had a recent change of address.

✓ Please remember to also let us know if you have any change in phone numbers or e-mail addresses.



Clip and Return
**QUARTERLY
MEMBERSHIP
APPRECIATION
DRAWING**

1st Prize - \$250⁰⁰
2nd Prize - \$150⁰⁰
3rd Prize - \$100⁰⁰

Drawing will be held July 25, 2008

Member Name _____

Phone Number _____

Address _____

One Entry Per Account

Congratulations Last Quarter Winners

1st - Sandra Wisniewski

2nd - Maryann Slater 3rd - Travis Zajkowski



Credit Union Hours

Main Office (Chisholm Street)

Drive-Thru: Monday thru Friday opens at **8:30** a.m. - 5:30 p.m.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Saturday: **DRIVE-THRU ONLY** 9:00 a.m. - Noon

Branch (located in the Alpena Mall)

Monday thru Friday 9:00 a.m. - 5:30 p.m.

Closed Saturday

H.P.C. Credit Union's Mission is to serve and promote members' personal financial success and to continue the Credit Union Philosophy of "People Helping People."

Protect Your ID

It's the fastest growing crime and the one consumers name as their number one concern when contacting the Federal Trade Commission. It's identity theft, and it happens when someone

steals your personal information and uses it fraudulently. Here are some do's and don'ts to limit the chance it will happen to you:

✓ Do safeguard your personal information. Keep it under lock and key. Dishonest roommates or even repair people have been known to steal identities. Never carry your Social Security number with you or give out your ATM personal identification number or other PINs. Never give out personal information unless you have a trusted relationship with the company or organization and you initiate the contact. Even then, ask why the company needs the information.

✓ Don't throw away any financial or personal information without shredding or tearing it up. Always check your bills carefully and question any suspicious charge. Report lost or stolen credit and debit cards and checks immediately.

✓ Don't click on links in "urgent" or "important" e-mail messages asking for personal or account information. No legitimate organization will ever ask you to disclose this type of information in an e-mail message.

✓ Do check your credit report - the data that's compiled about how you handle debt. You can get one free report from each credit reporting agency annually. To order, visit www.annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request form available at www.ftc.gov/credit and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

✓ Don't forget to file a change of address notice with the credit union, other financial institutions, and other creditors when you move.

Parents, Need Extra Money For Back To School Expenses?

Getting your kids ready to send back to school this fall always puts a crimp in the budget. There are clothes, shoes, jackets and coats, school supplies, sports equipment, and perhaps a new

computer. The list can seem endless.

If it appears to be more than you can handle, see your HPC Credit Union. We have many back to school loan options that will make paying those school expenses a breeze. We can set you up with a loan for a set amount and a set payment schedule. So don't panic! Call or stop by today and let us help get your kids back to school with a loan.