



A MESSAGE FROM YOUR MANAGER

THE H.P.C. CREDIT UNION'S 4th Annual Youth Appreciation Day was held on Wednesday, August 27th at our Branch Office. Our young members enjoyed a bounce house and lots of games to try their luck at. Congratulations to member Marissa Kowalski who won a Power Wheels vehicle. Also, congratulations to Allison Abram who won the Nintendo DS and congratulations to Jamie Nadeau who won the Ipod Shuffle.

IT'S GETTING CLOSE TO THAT TIME OF YEAR AGAIN when we all begin to think about that jolly fella in the red suit. Christmas Club accounts will automatically post to your share draft account on October 1st. For those members who do not have a draft account, the Christmas Club monies will be automatically posted to your regular share account.

GREAT NEWS - Your Board of Directors has approved a 5% Christmas Loan special. Maximum \$5000 for 12 months. Happy Shopping!

FOR ALL MEMBERS WITH MORTGAGE LOANS - Please be sure to furnish the Credit Union with a copy of your paid tax receipt. Providing the Credit Union with paid receipts will eliminate the fee charged when the Credit Union has to obtain this information.

Congratulations to Delores Peterson who won the Ford Focus at the Summer Concerts in the Park. The vehicle was donated by the Credit Unions of Alpena

HAPPY FALL !

Cindy M. Krentz, Manager

Thank You VETS!

Thanks To Our Vets. November 11 is the day we pay tribute to our U.S. military veterans and honor those who have given their lives in the service of our country. HPC Credit Union offers a heart-felt thank you to those who have served and those who continue to serve, in order to preserve our nation's freedom.



Need A Notary?

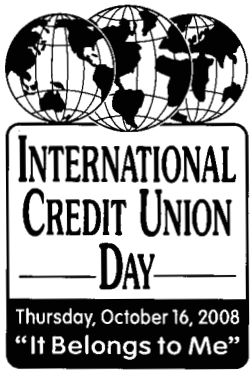
If you ever need the services of a notary public, please contact us at HPC Credit Union. We offer notary services "free of charge" as a courtesy to our members.

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



"It Belongs to Me" is the theme for International Credit Union Day, Thursday, October 16, 2008. "It Belongs to Me" celebrates the benefits of belonging to a financial cooperative, and for the first time in credit union history, Canadian cooperatives will share the theme in celebrating Co-op Week, October 12-18.

At HPC Credit Union, you're not just a customer. You can take pride in the fact that you're a member and an owner.

As a member-owner, you have equal ownership rights with other members, regardless of how much money you have in savings. "It Belongs to Me" is testament to your role in the credit union.

Since 1948, the third Thursday in October has been designated as International Credit Union Day, a day set aside to recognize and honor those who have made the cooperative movement what it is today: a worldwide force in economic democracy. It's also a time to say thank you to the millions of members like you. Without your participation, the credit union would not exist. Your membership is appreciated.

Wanted: Members

Do your friends and family a favor: invite them to join HPC Credit Union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join, you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/ owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you. So do your part and pass the word. Let your friends and family in on one of the best ways to achieve HPC Credit Union security - membership in HPC Credit Union. For details on membership eligibility, contact HPC Credit Union or visit our web site www.hpccu.com

Make the Credit Union a **FAMILY AFFAIR!**



✂

Clip and Return

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

✂

- 1st Prize - \$250⁰⁰ Visa Gift Card**
- 2nd Prize - \$150⁰⁰ Visa Gift Card**
- 3rd Prize - \$100⁰⁰ Visa Gift Card**

Drawing will be held October 30, 2008

Member Name _____

Phone Number _____

Address _____

One Entry Per Account

Congratulations Last Quarter Winners

1st - Lillian Hicks

2nd - Don Jerome 3rd - Emma Neumann



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

RATES

All rates effective 10-1-08, rates subject to change without notice.

| SHARES | APY | CERTIFICATES | APY |
|------------------------|------|-------------------|--------------------|
| Primary Shares | 1.51 | 12 Month CD | \$500.00 min. 3.50 |
| Special Shares | 1.51 | 6 Month CD | \$500.00 min. 3.25 |
| Business Shares | 1.51 | 3 Month CD | \$500.00 min. 1.83 |
| Construction Shares | 1.51 | 12 Month Youth CD | \$100.00 min. 3.50 |
| Vacation Account | 1.51 | 6 Month Youth CD | \$100.00 min. 3.25 |
| Christmas Club | 1.51 | 3 Month Youth CD | \$100.00 min. 1.82 |
| Tax Escrow | 1.51 | | |
| Traditional IRA Shares | 4.06 | | |
| Roth IRA Shares | 4.06 | | |
| Coverdell IRA Shares | 4.06 | | |

LOANS

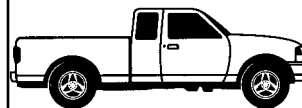
| | APR | | APR |
|------------------------------------|------|---|------|
| New Vehicle Loan | 5.0 | Consolidation Loan (unsecured) | 11.0 |
| Used Vehicle Loan - As Low As | 5.25 | Student Loans | 3.5 |
| New Rec. Vehicle Loan | 5.5 | 20 Year Fixed Mortgage | 6.25 |
| Used Rec. Vehicle Loan | 6.25 | 15 Year Fixed Mortgage | 6.0 |
| Christmas Loan | 5.0 | 3 Year Balloon Mortgage | 5.25 |
| Share Secured Loan | 4.46 | 5 Year Balloon Mortgage | 5.5 |
| Signature Loan | 9.0 | Home Equity - Open End-As low as | 4.4 |
| Member Special Loan | 6.5 | Home Equity - 5 yr. Closed End - As Low As | 6.0 |
| Revolving Credit Loan | 9.0 | Home Equity - 10 yr. Closed End - As Low As | 7.0 |
| Partially Secured Installment Loan | 7.5 | Home Equity - 15 yr. Closed End - As Low As | 7.25 |
| Combined Collateral | 6.75 | | |

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."

Reduce Your Energy Bills This Winter

Prices for natural gas, electricity, and heating oil are expected to stay high this winter. Here are 10 tips to save money and energy:

1. Set the thermostat lower in winter and higher in summer. Consider installing a programmable thermostat.
2. Use compact fluorescent light bulbs.
3. Replace your forced air furnace filter monthly, or if you have reusable filters, clean them monthly.
4. Air dry dishes instead of using your dishwasher's drying cycle.
5. Lower the thermostat on your water heater (120 degrees to 130 degrees).
6. Take short showers instead of baths.
7. When washing dishes and clothes, wash only full loads.
8. Wash clothes in cold water instead of warm or hot water.
9. Install an insulation blanket around your water heater if it is more than five years old and located in an unheated portion of your home.
10. When buying home appliances and products, look for the Energy Star. These products meet strict efficiency guidelines.



NEW OR USED YOUR CREDIT UNION HAS A VEHICLE LOAN THAT'S JUST FOR YOU!