



Don't Forget To Open A 2008 IRA

The year is rapidly coming to a close, but there's still plenty of time to open a 2008 Individual Retirement Account (IRA). Why an IRA? Because Social Security is only intended to fill a fraction of what you'll need to live on in your retirement years. Employer pension plans and 401(k) plans can also supplement your needs.

But an IRA can often mean the difference between just "getting by" in retirement and living the kind of life you're dreaming of.

Opening an IRA at HPC Credit Union is easy. You can set up automatic contributions from your paycheck, checking, or savings account. Interest earned on an IRA accrues tax-deferred until you begin making withdrawals on the account. And depending on your income, and whether your employer offers a qualified retirement plan, contributions to your IRA may be tax deductible.

So start planning today for a comfortable retirement. For more information, or to open an IRA, stop by or call your HPC Credit Union today.



It's The Event Of The Year!

It will soon be time for the 60th Annual Meeting of HPC Credit Union. It's an important occasion for you and for all members/owners. It enables us to come together, to hear reports on the state of the credit union, make comments, suggestions, and to ask questions about services and policy.

Mark your calendar for March 21, 2009 and make plans to attend. We'll be looking for you! If you need more details, please call or stop by the credit union.

E-Statements Equal Easy Account Access

Gain fast and easy access to your account information with e-statements from HPC Credit Union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one

you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

So stop by your credit union today or sign up on-line for e-statements. No more waiting for the mail to arrive. You'll enjoy safety, timeliness, and convenience.



e-Statements

A MESSAGE FROM YOUR MANAGER

WE ARE EXCITED to announce the new Invest In America program and partnership with GM and Chrysler to offer credit union members significant savings on the purchase of a new vehicle. Discussions are currently underway in hopes of adding Ford to the program. Please check www.lovemycreditunion.org to see what additional benefits you can have by being a member of a credit union.



Just file it!

YOUR CREDIT UNION CAN HELP Your credit union is providing state and federal tax preparation services for all members. This year click on the Just file it! We'll help. icon on our homepage and you can electronically file your taxes at no cost. You can itemize your deductions, claim all the tax credits you are eligible for and have your refund directly deposited in your account within 8 to 10 business days. Introducing "Just file it! We'll help." Beginning January 15, 2009, your credit union will have state and federal income tax preparation resources for you online. All you will need in order to file is internet access (at home, school, business or community computer center), your own email address and a printer. Just click on the Just file it! We'll help. icon on our home page and file your taxes at no cost. This service is easy to use, provided in English and Spanish and has live help available to answer your questions.

IF YOU ARE SIGNING UP FOR DEPOSITS or withdrawals to be done automatically via ACH or Electronically, please contact a Member Service Representative to get your account number in the correct format. Please don't hesitate to call with any questions so your deposit is credited correctly.

FOR THOSE MEMBERS PURCHASING money orders, please be reminded that money orders are only valid for 90 days. Please do not "tuck" them away because they do have an expiration date.

FOR THOSE MEMBERS WITH MORTGAGE LOANS please be sure the credit union has a copy of your paid property tax receipts for 2008. The credit union will order tax receipts for those accounts who have not provided this information to the credit union and a fee of \$20 will be assessed to obtain this information.

CHRISTMAS LOAN SPECIAL If Christmas spending is creating a financial pinch, check out your H.P.C. Credit Union's Christmas Loan Special. Maximum amount \$5,000 for 12 months at 5%. Christmas Loan Special good thru January 31st, 2009.

HAVE YOU NOTICED OUR NEW SIGN? We have had many great comments on the purchase of our new Chisholm Street sign. A big THANK YOU to Tom Mills for creating our new logo and to Omega Electric for making the sign a reality.

From the Board of Directors, Committee Members and Employees of H.P.C. Credit Union, we wish you all a very Merry Christmas and a Happy New Year!

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

Open A 2009 Holiday Savings Program

If the holidays always seem to leave you strapped for cash, or force you to put purchases on a credit card, consider opening a holiday savings account at HPC Credit Union.

With a holiday savings account, you determine a spending budget for next year's holiday season. Then, you divide the budget into 12 monthly payments. You can make your payments manually, but most people choose to automate their payments through payroll direct deposit or automatic transfers from your credit union checking or savings account. Then, about October or November, you withdraw your budget amount and go shopping with cash in hand. If you do go over your budget by a little bit, you can usually make up the difference with cash on hand or, as a last resort, charge it to your credit card. But the financial impact is much less than putting the whole gift total on a credit card.

If this sounds like a good plan, call or stop by HPC Credit Union today and let us set up a holiday savings program for you.



A Big Thanks

As 2008 comes to an end we want to "Thank You" for using HPC Credit Union for your financial needs. As a member, you add to our strength by using your credit union on a regular basis. And, by doing so, you can help ensure that the CU philosophy of "People Helping People" will endure for many years to come. We look forward to serving you in the months and years ahead. Thanks again, and we hope the New Year will be better than ever for you and your credit union.

THE LAST Word

Nothing is quite so annoying as to have someone go right on talking when you're interrupting.



Clip and Return

Quarterly Membership Appreciation Drawing Neiman's Family Market Gift Cards

Get **ADDITIONAL** chances to Win every time you bring in a non-perishable food item which will be donated to the Food Kitchen!

1st Prize - \$250⁰⁰ Neiman's Gift Card

2nd Prize - \$150⁰⁰ Neiman's Gift Card

3rd Prize - \$100⁰⁰ Neiman's Gift Card

Drawing will be held January 30, 2009

Member Name _____

Phone Number _____

Address _____

Congratulations Last Quarter Winners

1st - Nick Story

2nd - Margaret Szymanski 3rd - Dawn Donald



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 12-22-08, rates subject to change without notice.

SHARES	APY	CERTIFICATES	APY
Primary Shares	1.76	12 Month CD	\$500.00 min. 3.50
Special Shares	1.76	6 Month CD	\$500.00 min. 3.25
Business Shares	1.76	3 Month CD	\$500.00 min. 1.83
Construction Shares	1.76	12 Month Youth CD	\$100.00 min. 3.50
Vacation Account	1.76	6 Month Youth CD	\$100.00 min. 3.25
Christmas Club	1.76	3 Month Youth CD	\$100.00 min. 1.82
Tax Escrow	1.76		
Traditional IRA Shares	4.06		
Roth IRA Shares	4.06		
Coverdell IRA Shares	4.06		

LOANS

	APR		APR
New Vehicle Loan	4.5	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 thru 1/09	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	6.5
Revolving Credit Loan	9.0	Home Equity - 10 yr. Closed End - As Low As	7.25
Partially Secured Installment Loan	7.5	Home Equity - 15 yr. Closed End - As Low As	7.5
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."

For A Better Checking Account Check Out Share Drafts At HPC Credit Union

Some habits are like an old moth-eaten sweater: Comfortable, but not really meeting your current needs. If you've had the same checking account since mini skirts and parachute pants were in fashion, it's probably time to make the switch.

With a share draft (checking) account at the credit union, you'll enjoy all of the advantages you've come to expect from the credit union. We invite you to compare: What is your current minimum balance requirements? Is there a per check fee or a monthly fee? What other fees are you paying?

When you compare the features of your current account with a checking account at HPC Credit Union we think you'll find that we check out on every measure. So wait no longer. Contact the credit union, and we'll show you how easy it is to make the switch.

Ask Your CU About A Home Mortgage

Finding that perfect home - whether it's your first or an upgrade - is only half the battle. Finding the right mortgage is nearly as important. Getting stuck with a lender who's not looking out for your best

interests can cost you thousands even tens of thousands of dollars over the life of the loan. High closing costs, hidden fees, adjustable rates, late charges for missing your payment by just one day, and early payoff penalties are just some of the ways unscrupulous lenders make consumers pay a hefty price for their mortgage. But not at your credit union. We're known for giving our members the straight talk, and mortgage loans are no exception. Our closing costs are low. Our interest rates are very competitive.

Whether you've got that perfect home picked out already or are just beginning to shop, call or stop by HPC Credit Union today and let us arrange the right mortgage.