



1st Quarter



Spring 2010

H.P.C. Credit Union Members Why throw away your money?

Save on Sprint wireless service and phones, plus get a FREE car charger*! H.P.C. Credit Union members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger* with the purchase and activation of a new phone with Sprint.

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Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger* with the purchase and activation of a new phone with Sprint.

Save 10%



Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call 877.SAVE.4.CU.

*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.

Stay Safe at ATMs

Using an automated teller machine (ATM) to get some quick cash or to make a deposit has become such a routine part of our lives; it's

easy to forget to exercise caution. Keep these safety tips in mind:

- Memorize your Personal Identification Number (PIN). Never write it on your card. If you write it down and keep it in your wallet, disguise it as part of an address or telephone number, for example, "John Smith's cell: 456-9876" or "Sally Smith: 1234 Easy St."
- Stay alert. Be aware of someone lurking nearby who may be after your cash or anyone who is "shoulder surfing" — criminals who are looking over your shoulder to obtain personal information.
- Complete your transaction promptly. Don't fumble with your wallet or purse.
- If you use an ATM at night, choose one that is well lit and free of shrubbery.
- Keep your receipt until you have reviewed your monthly statement.

A MESSAGE FROM YOUR MANAGER

238 MEMBERS ENJOYED THE SOUNDS OF "CLASSIC FUN" the entertainment at this year's 61st Annual Meeting. It was a nice change to go back to the auditorium style Annual Meeting which allowed many young members the chance to attend. Congratulations to Gage Kruczynski the winner of the special youth drawing. Gage won a Nintendo DSi with starter kit.

FOR THOSE MEMBERS with mortgage loans, please be sure the Credit Union has a copy of your paid property tax receipts for 2009 including summer and winter taxes. Copies must be turned into the Credit Union by May 31st, 2010. For those accounts that have not provided this information by May 31, 2010, a copy will be ordered and a fee of \$20.00 will be charged to the account holder.

IF YOU HAVE HAD ANY LIFE CHANGING events in your life recently such as marriage, divorce, given birth or adopted a child or have had a death in the family, you may want to consider updating the beneficiary(ies) listed on your IRA or any other account with the Credit Union. If you have any questions, please contact a Member Service Representative or an IRA Specialist at the Credit Union

CREDIT UNIONS CARE, SUMMER BLOOD DRIVE CHALLENGE – We will be participating in the Credit Union blood drive challenge beginning in June. All the blood drives will be held at the Alpena Mall with the first one held on June 3 followed by August 5th and September 30th from noon until 6:00 p.m. Help support your Credit Union and the American Red Cross. If you have any questions, please contact the Credit Union.

ALL YOUNG H.P.C. CREDIT UNIONS MEMBERS – watch for the up and coming Mall Youth Day. Games, fun, and prizes....plan to attend!

HAPPY SPRING!

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

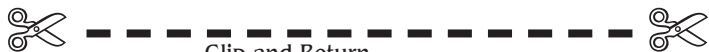
Set Up a Savings System

- 1. Pay off credit cards.** Pay down high interest debt such as credit cards.
- 2. Build up an emergency fund.** Put aside at least six months' expenses that can be tapped into for unexpected expenses such as medical bills, car expenses, etc. By doing this, it will help you not slip back into debt with unplanned expenses.
- 3. Pay yourself first.** Use automatic payroll deduction or automatic transfers from your checking account to put money into a separate savings account.
- 4. Start out small and then increase.** Begin by tucking away 2 to 3 percent of your paycheck. Then try to increase your savings rate to 10 percent.
- 5. Employer savings plan.** If the company offers a matching savings plan (example 401K), take advantage of it to match your contributions.
- 6. Save your raises.** Whenever you get a raise, increase the amount you are saving. You don't have to save it all, but the more you save the better.
- 7. Live within your means.** If you don't need it - don't buy it.
- 8. Stick with your plan.** Just because you might have a setback doesn't mean you stop saving.

New Wheels Start Here!

Spring into summer behind the wheel of a new vehicle. Whether it's new or just new to you, remember that chances are the best place to finance it is at H.P.C. Credit Union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from H.P.C. Credit Union. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation.

Thanks to the Web, you can now do most of your vehicle-buying research from the comfort of your computer. If you have any questions, call on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.



Clip and Return
Quarterly Membership
Appreciation Drawing



April Showers

Bring **CASH!**
 1st Prize - \$250⁰⁰ Cash
 2nd Prize - \$150⁰⁰ Cash
 3rd Prize - \$100⁰⁰ Cash

Drawing will be held April 29, 2010

Member Name _____

Phone Number _____

Address _____

Congratulations Last Drawing Winners

1st - Janice Kollien

2nd - Todd LaCombe

3rd - Linda Millard



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 3/16/10, rates subject to change without notice.

SHARES	APY	CERTIFICATES	APY
Primary Shares	1.10	12 Month CD	\$500.00 min. 1.80
Special Shares	1.10	6 Month CD	\$500.00 min. 1.51
Business Shares	1.10	3 Month CD	\$500.00 min. 1.21
Construction Shares	1.10	12 Month Youth CD	\$100.00 min. 1.80
Vacation Account	1.10	6 Month Youth CD	\$100.00 min. 1.51
Christmas Club	1.10	3 Month Youth CD	\$100.00 min. 1.21
Tax Escrow	1.10		
Traditional IRA Shares	3.55		
Roth IRA Shares	3.55		
Coverdell IRA Shares	3.55		

LOANS

	APR		APR
New Vehicle Loan	4.5	Student Loans	3.5
Used Vehicle Loan - As Low As	5.25	20 Year Fixed Mortgage	5.25
New Rec. Vehicle Loan	5.5	15 Year Fixed Mortgage	5.0
Used Rec. Vehicle Loan	6.25	3 Year Balloon Mortgage	4.5
Share Secured Loan	4.46	5 Year Balloon Mortgage	4.75
Signature Loan	9.0	Home Equity - Open End-As low as	4.0
Member Special Loan	6.5	Home Equity - 5 yr. Closed End - As Low As	5.75
Revolving Credit Loan	9.0	Home Equity - 10 yr. Closed End - As Low As	6.25
Partially Secured Installment Loan	7.5	Home Equity - 15 yr. Closed End - As Low As	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."

Going Green Tip

Don't throw away those dead single-use batteries. Recycle them! Go online and visit www.earth911.com. Plug in your zip code to find a location close to you that recycles them or a location that has a program that provides free shipping.

Planning to Move or Have a Name Change?

If you are planning on moving, remember to add the credit union to your moving checklist! Let us know, as soon as possible, your new address and phone number. By keeping your credit union up-to-date, we won't lose you and you won't have delays in receiving your mail from us.

If you have a name change, you will need to come by the credit union to update your signature card.

And don't forget, if you move out of state, you can continue being a member of the credit union. Once a member, always a member.

As soon as you know your new address, please give us the following information.

Print or type - Last Name, First Name, Middle Initial

Your Name: _____

New Area Code and Phone #: _____

Old Address: _____
City, State & Zip Code

New Address: _____
City, State & Zip Code

Sign Here: _____

Date New Address in effect: _____

Account Number(s): _____