

Time To Celebrate International Credit Union Day®!

focuses on how credit unions have achieved success, despite the worldwide economic recession. It recognizes the member-centric, community-focused approach credit unions use to help members like you achieve your financial goals. As the headlines reveal questionable practices on Wall Street, more people on Main Street, and around the world, are discovering the benefits of belonging to a financial cooperative. They've switched to credit unions, where they find a democratically run financial institution that is under local control, is trustworthy, and where members are recognized as the reason for the credit union's existence. We hope you will join us in helping to mark the occasion.

International Credit Union Day® is Thursday, October 21, 2010 and this year's theme: Local. Trusted. Serving You.,

Share The Benefits Of Belonging

If you're satisfied with the products and service you get at H.P.C.

Credit Union, it may be easy to forget that not all of your friends and family are so lucky. Let them in on the best deal in town, tell them about the

benefits of belonging to the credit union. They win. You win. They win because they'll likely get better rates and friendlier service than they are currently experiencing at any other financial institution. You win because the more people who participate in the credit union, the more efficiently we can conduct business. As a financial cooperative, we pass those savings back to you. Plus, you'll have the satisfaction of knowing that your friends and family will likely be better off for having made the switch. Not everyone is in the know, so please pass the word about your credit union. Have them give us a call and we'll help them to a brighter financial future.

Need A Notary?

For personal or business reasons, we will all have the need for a notary service at

some point in our life. Did you know that H.P.C. Credit Union offers notary services? So, if you're looking for a notary, your credit union is pleased to provide you with this service. Just give us a call to make arrangements.



A MESSAGE FROM YOUR MANAGER

THE H.P.C. CREDIT UNION'S 6th Annual Youth Appreciation Day was held Wednesday, August 11th, 2010 at our Branch Office. Our young members enjoyed a bounce house and lots of fun games, face painting and prizes. Congratulations to our \$100 winners: Avery Samp, Magan Cook and Kelsey Fras.

PLEASE NOTE THAT OUR MAILING ADDRESS IS CHANGING... Your correspondence is important to us, and we are discontinuing our post office box. Please use our main office address for all future correspondence. Our address is 1234 W. Chisholm St., Alpena.

HOW CAN IT BE THAT WE ARE THINKING of 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 money will automatically post to your regular share account.

TO OUR SNOWBIRD MEMBERS.....please remember to provide the credit union a good address to mail your statements to while you are away for the winter. When you leave a forwarding address at the post office, this DOES NOT take care of your credit union statement. You MUST change or leave an alternate address with us. Any questions, please call one of our member service representatives. Thank you!

BACK BY POPULAR DEMAND.....Santa Bucks! If you were one of the lucky members to purchase Santa Bucks for your loved ones, they are back and will be available for the 2010 Christmas season. The purchase price is \$2.50, this includes a new uncirculated \$1 bill, card and envelope. For each Santa buck \$1 is donated to a local charity. Supplies are limited so get yours soon.

TO OUR VOLUNTEERS: WHAT WOULD WE DO WITHOUT YOU? It's been observed: "No one is more cherished in this world than someone who lightens the burden of another." And we couldn't agree more. Each year our volunteers who serve on the board of directors and committees contribute many hours of their time and are generous in sharing their talents – all to help improve the quality of life of credit union members.

Volunteer service is one of the hallmarks that distinguish credit unions from other financial institutions. It's a key to the progress of America's credit unions over the past 100 years and very much an element of the success your credit union has achieved. A big THANK YOU to our credit union's volunteers for their dedicated service. You have served the credit union in good stead and your contributions are appreciated. We couldn't do it without you!

Bill Garant *President of the Board*

Robert Lakin *Vice-President*

Robert Ilsley *Treasurer*

Mike Adams *Secretary*

Robert Meixell *Director*

James Majesky *Director*

James Hubert *Director*

Have a Beautiful Fall Season!

Cindy M. Krentz, Manager

Credit Committee:

Peggy Szatkowski

Sue Linke

Kathie Hoppe

Cindy Krentz

Supervisory Committee:

Gerald Mills

Mark Lee

Jon Benson

Educational Committee:

Rob Golding

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

e-Services: It's Easy To Be Green

Kermit the Frog lamented that it wasn't easy being green. But for you, and your fellow credit union members, it is. When you sign up for e-Services, it's not only easy to help the environment, but you will also be helping yourself and the credit union. Here's how: When you go online to make a loan payment or transfer funds, you save a trip to the credit union and the emissions that go along with it. Online services are available anytime, day or night, too, putting the credit union at your fingertips on your schedule, not ours.

With e-Statements, you will receive an email alerting you that your statement is ready. Although you can print it out, there's no need to. You can view it online and then save it to your desktop or a storage device, like a thumb drive. That saves paper and postage. And because your credit union is a non-profit financial cooperative, any savings are returned to you in the form of lower rates on loans, higher rates on savings, or better services. Plus, less paper means less clutter. To find out how to put e-Services to work for you and the environment, contact H.P.C. Credit Union today!

One Way To Simplify: Put Your Pay On Auto Pilot

If you spend your life rushing from home to work to choir practice to grocery shopping to the doctor's office and oh, now to the gas station for a fill-up, here's one thing to cross off your list right now — a stop to cash your paycheck. When you sign up for direct deposit, you can have recurring payments electronically transferred to the credit union account you specify. Putting your check on autopilot is an easy way to simplify your life. Plus, with an electronic deposit, you have access to your funds faster and more securely than if you previously received the check in the mail. And, you save the trip to the credit union to make the deposit. Signing up for direct deposit is easy, too. Just call or stop by H.P.C. Credit Union and we'll tell you how.

DIRECT DEPOSIT
Isn't it time you stopped waiting in line?

Clip and Return
Quarterly Membership Appreciation Drawing

Did you know?

H.P.C. Credit Union has prepaid VISA gift cards. These are wonderful gifts for your college students or that hard to buy for person. These cards are widely accepted wherever you see the VISA logo.

You can access your account by dialing from your home 1-800-860-5704.

CU*Talk allows you to transfer money from shares to drafts, get balances on your account and much, much more. Enter H.P.C. Credit Union's access code of 138 and follow the prompts.

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

Drawing will be held Oct. 29, 2010

Member Name _____

Phone Number _____

Address _____



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

VEHICLES
New 3.99%
Used 4.99%
R.V.'s 4.9%

RATES			
All rates effective 9/24/10, rates subject to change without notice.			
SHARES	APY	CERTIFICATES	APY
Primary Shares	.60	12 Month CD	\$500.00 min. 1.50
Special Shares	.60	6 Month CD	\$500.00 min. 1.20
Business Shares	.60	3 Month CD	\$500.00 min. 1.01
Construction Shares	.60	12 Month Youth CD	\$100.00 min. 1.50
Vacation Account	.60	6 Month Youth CD	\$100.00 min. 1.20
Christmas Club	.60	3 Month Youth CD	\$100.00 min. 1.01
Tax Escrow	.60		
Traditional IRA Shares	3.03		
Roth IRA Shares	3.03		
Coverdell IRA Shares	3.03		

LOANS			
	APR		APR
New Vehicle Loan	3.99	Student Loans	3.5
Used Vehicle Loan - As Low As	4.99	20 Year Fixed Mortgage	5.25
New Rec. Vehicle Loan - As Low As	4.9	15 Year Fixed Mortgage	5.0
Used Rec. Vehicle Loan - As Low As	4.9	3 Year Balloon Mortgage - As Low As	3.99
Share Secured Loan	3.25	5 Year Balloon Mortgage - As Low As	4.25
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."

To Your Credit | The news media are reporting that the credit markets are thawing. At your credit union, we've never resorted to putting loans on ice. In good times and bad, the goal has remained the same: to provide credit for provident and productive purposes to our responsible members. Credit unions were the only financial institutions that grew during the Great Depression. During the Great Recession, credit unions have shown resiliency and continued to serve the credit requirements of members. So whatever your needs, we probably have a loan for you. Worried your car won't make it through another winter? Look to us for great rates on loans for new and used vehicles. Tired of paying sky-high utility bills? A home improvement loan can help you make those energy-efficient changes that shrink your energy bills as well as your carbon footprint. Or maybe you're just tired? A vacation loan can help you get away to relax, rejuvenate, and recharge — a key way to reduce your stress and increase your productivity when you go back to work. For more information about all the ways you can get the credit you deserve, call or stop by H.P.C. Credit Union.

Ready For A Used/ New Vehicle?

It is a known fact that a new vehicle depreciates as soon as you drive it off the lot. A financially savvy option is to buy a used vehicle. Another good financial option is a vehicle loan from H.P.C. Credit Union. We can get you ready with a low-rate, and no gimmicks pre-approved loan. Before making your decision, do a little homework to minimize the risk of buying "a used lemon." Research before you buy and know what you are willing to pay. When you find a vehicle you think you may want, walk around the vehicle looking for signs of poorly done body repairs. And, look under the trunk mat for silt or dried mud. This could indicate a flood damage vehicle. Look at the tires for excessive or irregular wear. Also, look under the hood. Check fluid levels and look at visible belts and hoses to ensure they're in good condition. Test drive and have it inspected by a qualified mechanic to make sure it's in good condition. When you find the "one" you want, your credit union will have the best deal in town and is here to help you.

New or Used VEHICLE LOANS
at H.P.C. Credit Union

• Great Low Rates •
• No Gimmicks •
• Friendly Service •