



# Member E-Newsletter



**4<sup>th</sup> Quarter** **Winter 2017**

## Important Tax Information

- 1099-INT forms are on the bottom of your December statement. Please retain this statement for your records.
- 1098 Mortgage interest forms will be mailed to all members with mortgages.
- 1099-R Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc will be mailed to members that withdrew funds from their

## Plan to attend the 69th Annual Meeting!

To be held at the K of C Hall on Hamilton Road, on March 10<sup>th</sup> 2018! More details to follow.



## Beware of Tax Fraud

Being able to file your taxes online has made filing faster and simpler! But, it has also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any *less crime*. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- Avoid giving out personal information, unless it is to a trusted entity like the Credit Union.
- Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- Don't believe promises of "free money" from inflated refunds.
- Back up data and store your electronic tax files securely.
- Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS only uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media - is fake. **For more tips on staying safe online, please visit: [www.dhs.gov/stopthinkconnect](http://www.dhs.gov/stopthinkconnect).**

**13TH ANNUAL Youth Day Winners!**

Age Division 5 - 11 <b>Bella Szucs</b> Bicycle	WELCOME TO H.P.C. RECEPTION Age Division 12 - 17 <b>Rhyder Hoeft</b> Xbox One
Age Division 0 - 4 <b>Kayleb Klein</b> \$100	 Where members are like family! 1234 W. Chisholm St. BRANCH OFFICE: 150 S. Ripley (989) 354-4698 • www.hpccu.com NCUA

**WELCOME TO H.P.C. CREDIT UNION**

*Congratulations*

Pictured, left Siarah, right Cindy Krentz, CEO/Manager

**Congratulations to our \$1,000.00 scholarship winner Siarah Oliver. She submitted an essay on what it means to be a H.P.C. Credit Union Member!**

Main Office: 1234 W. Chisholm St. – Alpena, MI 49707 – (989) 354-4698 – FAX (989) 356-6912  
 Branch: 150 S. Ripley Blvd. – Alpena, MI 49707 – Toll Free # 1-888-554-5944  
 Visit us online at [hpccu.com](http://hpccu.com)

## 2017 Summer & Winter Taxes

If you have a mortgage with H.P.C. Credit Union, please remember to turn in copies of both your paid summer and winter property taxes for 2017. We appreciate your cooperation.



As a H.P.C. Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.



H.P.C. Credit Union will be closed Presidents Day,

**Monday, February 19, 2017**

for the annual staff training day.

Please anticipate your needs accordingly.



## Spring Semester is Around the Corner!

With a rate as low as 3.50% annual percentage rate, it has never been easier for members to pay for tuition and books or to consolidate student loans into one single, low-rate loan. Ask a loan officer for more info.



Help H.P.C. Credit Union create cleaner ocean water! The purchase of one \$15.00 bracelet will donate to 3 different organizations! Come to either the Chisholm Office or the Ripley Office to purchase yours today!

## Make The Switch to e-Statements

Simplify your life with HPC Credit Union e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away PLUS the Credit Union will pay you .25 cents per statement. So make the switch to e-Statements.

## Quarterly Membership Appreciation Drawing

First Prize \$200

Second Prize \$100

Third Prize \$50

Member Name:

Member phone:

Member Address:

Drawing to be held Friday, February 5<sup>th</sup> 2018

## H.P.C. Credit Union Rates as of 12/15/17

Shares			
Shares	APY	Certificates (\$500 minimum)	APY
Primary Shares	.10	6 Month CD	.25
Special Shares	.10	12 Month CD	.35
Business Shares	.10	18 Month CD	.55
Vacation Shares	.10	24 Month CD	.65
Christmas Club	.10		
Preferred Shares (tiered based on amount)	APY	Youth Certificates (\$100 minimum)	APY
Traditional IRA	1.10	6 Month CD	.25
Roth IRA	1.10	12 Month CD	.35
Coverdell ESA	1.10	18 Month CD	.55
Health Savings Account	1.10	24 Month CD	.65
Loans			
Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle	2.250	7 Yr Fixed Mortgage	2.500
Used Vehicle	2.250	10 Yr Fixed Mortgage	3.250
New Rec. Vehicle	2.250	15 Yr Fixed Mortgage	3.500
Used Rec. Vehicle	2.250	20 Yr Fixed Mortgage	3.990
Share Secured	2.000	Adjustable Rate 5/5	2.875
Member Special	1.990	Adjustable Rate 7/5	3.375
Student Loan	3.500	10 Yr Home Equity	2.990
Revolving Line of Credit	9.000	30 Yr Mortgages - Call for rate!	



lovemycreditunion.org

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts visit [hpcu.com](http://hpcu.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of H.P.C. Credit Union!

the LAST Word

Money in the bank is like toothpaste in the tube. Easy to take out, hard to put back. - Earl Wilson