



2nd Quarter

Summer 2015

CONGRATULATIONS TO OUR GRADUATING SENIORS – now is the time to prepare your account for this fall. Stop in and apply for an ATM/ Debit Card and a VISA card to help you through those college years. With a Debit or ATM Card, Mom and Dad can deposit money into your H.P.C. account and you can access it the same day through an ATM Machine wherever you attend college. Stop in and see one of our friendly Member Service Representatives for more information.

GREAT NEWS FOR TRADITIONAL AND NON TRADITIONAL STUDENTS... H.P.C. Credit Union is offering a \$1,000 Scholarship for one of our 2015 Fall College Bound Members.

Please submit an essay on what it means to be an H.P.C. Credit Union Member. Deadline for applications is Wednesday, August 5th. Please e-mail to info@hpccu.com or mail to H.P.C. Credit Union, Attn: Manager, 1234 W. Chisholm St., Alpena, MI 49707.

STILL A LITTLE SHORT FOR COLLEGE? Contact H.P.C. Credit Union for a great supplemental student loan at the rate of 3.5% which could be perfect for your college needs. See a friendly loan advisor for more information.

HOME EQUITY LOANS are still a great way to finance those home projects or daughter's wedding. Great rates and superior service make a Home Equity Loan a great way to borrow!

SUMMER 2015 CONCERTS IN THE PARK – plan on attending one of the many concerts in the park this summer. Come visit us at our booth for a chance to win a \$50 VISA Gift Card!

July 4th – Little Queen 7-10 pm (Heart Tribute Band)

July 11th – The Avalons (50's, 60's and 70's music)

August 1st – Fleetwood Smack and the Chain
(Fleetwood Mac and Stevie Nicks)

August 8th – Shout (Beatles Tribute Band)

August 15th – Dani Vitany Band (Country Band)

Hope to see you there!

Have a very safe and wonderful summer!

Cindy M. Krentz, Mgr

LOANS ONLINE: APPLY ANYTIME, ANYWHERE WITH IT'S ME 247 ONLINE BANKING

Life happens and we know that your schedule doesn't always match up with our credit union's office hours. That's why whether it's 7 am or 7 pm you can apply online for most any type of loan. With just a few clicks, you can check out our competitive rates and terms. We don't care if you're in your work-out gear or your couch potato pants. We do care that as a valued member-owner of HPC Credit Union, you can apply online anytime, anywhere. So whether you're in the market for a new car or new carpeting, have a medical emergency or a call for cash from your college freshman, scroll on over to www.hpccu.com, click on the It's Me 247 link and apply for a loan online. We never close. We're here for you 24/7/365, all from the comfort of your keyboard and your couch, cell phone or tablet!



Love your savings. Members have saved over \$1 billion on discounts from partners!

MEMBERS ARE ELIGIBLE FOR EXCLUSIVE DISCOUNTS AND BENEFITS



- Receive discounted pricing on most new Chevy, Buick and GMC vehicles
- Receive a 10% discount on select regularly priced Sprint monthly service. Plus waived activation and upgrade fees (up to \$36 savings each)
- Business members receive a 15% discount on select regularly priced Sprint monthly service. Plus waived activation and upgrade fees (up to \$36 savings each)
- Save on services for your home from ADT, DIRECTV, Allied and more
- Get roadside assistance protection and more at up to 50% off other popular plans with Credit Union Auto Club
- Earn cash back with Love to Shop at over 1,500 online retailers. The more offers you take advantage of, the more you save. Start saving today at www.LoveMyCreditUnion.org.



Relax In Your Own Home On The Road

**RV LOAN SPECIAL
10 Year Fixed 4.95% APR**

If the open road is calling, answer it with a RV Loan from HPC Credit Union. Recreational vehicles allow you to explore highways and by-ways at your own pace. And when it's time to call it a day, you'll find a place to rest your head just a few steps away.

If you are new to the RV life, check out the website www.gorving.com for information on choosing the style of RV that's right for you plus travel tips and more. The site also has information about renting an RV so that you can try before you buy. Just like RVs, HPC Credit Union's loans come in many shapes and sizes. Check out our great rates and terms. When you stop in for a pre-approved loan before you visit the dealer or shop the classifieds, you'll be in the driver's seat.

Save the Date!! HPC Credit Union's Annual Youth Appreciation Day is tentatively scheduled for Saturday August 1st.

Main Office: 1234 W. Chisholm Street • 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 at www.hpccu.com

IS COLLEGE IN YOUR FUTURE? HPC CREDIT UNION HAS STUDENT LOANS TO HELP WITH RATES AS LOW AS 3.50%APR

There's no escaping the fact that college costs are rising. Figures vary widely depending on what kind of degree you are seeking and whether you plan on attending a private or public institution. And college costs are going up. On average, tuition costs increase about 8% annually. That means the cost of a college education doubles about every nine years.

If you're planning on attending college, you're most likely to need financial help. The best place to start is HPC Credit Union. Based on a financial assessment, we have a student loan designed to fit every situation and budget. Call or stop by today.

PROTECT YOURSELF AGAINST ID THEFT DURING SUMMER TRAVEL

Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers. HPC Credit Union wants you to enjoy your travels and keep your identity protected.

- Keep your travel plans and photos off social media until you return home. Also, turn off all location tracking to your smart phones and social media accounts. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
 - Place a hold on your mail or have a neighbor pick up your mail and packages.
 - Let your credit union and credit card companies know when, where and how long you will be traveling.
 - Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during transmission, it can be intercepted. Use your cell phone carrier service instead.
 - Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
 - If you need cash from an ATM machine, go to one inside since you're in an unfamiliar place and not aware of your surroundings.
 - Keep all your receipts and travel information until you get home, then shred what is not needed.
 - Once you return home, monitor your credit card and account statements for a while to make sure no fraudulent activity has occurred.
- Bon voyage and enjoy your summer travels!*

Pack up your supply list and head to HPC for a low-rate BACK TO SCHOOL LOAN

Does it seem as though that school supply list is growing longer? That's because it is. As schools cut their budgets, parents are picking up the cost for more items, for example, tissues and hand sanitizer. According to the website www.teacherlists.com, the average number of items on supply lists rose to 18 in 2014, a 29 percent increase from the previous year. It's likely that trend will continue in 2015. Add the expenses for electronics, shoes, clothing, plus fees for sports and extracurricular activities, and it's easy to understand how back-to-school spending now ranks second only to holiday shopping.

If that's putting a strain on your cash flow, HPC Credit Union can help. A low-interest loan, rates as low as 1.99% APR, from your credit union can save you money because instead of using a high-interest-rate charge card you can pay cash for your purchases. Paying cash can help you stick to your budget, too. So before it's time to head back-to-school, head to HPC Credit Union. Call, click or stop by today.



QUARTERLY MEMBERSHIP APPRECIATION DRAWING



Summer ...Livin' is Easy

FIRST PRIZE **\$200**
SECOND PRIZE **\$100**
THIRD PRIZE **\$50**

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD THURSDAY, JULY 30, 2015



Credit Union Hours

Main Office 1234 W. Chisholm St.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Drive-Thru: Monday thru Friday opens at **8:30 a.m.** - 5:30 p.m.

Branch Office - 150 S. Ripley Blvd.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Drive-Thru: Monday thru Friday **9:00 a.m.** - 5:30 p.m.

Saturday Both Locations: Drive Thru OPEN

9:00 a.m. - Noon

Rates

All rates effective 6/15/15, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.70
Special Shares	0.10	18 Month CD	\$500.00 min.	0.60
Business Shares	0.10	12 Month CD	\$500.00 min.	0.40
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.30
Christmas Club	0.10	Youth Certificates		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.70
Traditional IRA Shares	1.21	18 Month CD	\$100.00 min.	0.60
Roth IRA Shares	1.21	12 Month CD	\$100.00 min.	0.40
Coverdell ESA Shares	1.21	6 Month CD	\$100.00 min.	0.30

Loans

	APR		APR
New Vehicle Loan-as low as	2.50	30 Year Fixed Mortgage--Call for current rate	
Used Vehicle Loan-as low as	2.95	20 Year Fixed Rate Mortgage	4.50
New Rec Vehicle Loan	2.95	15 Year Fixed Rate Mortgage	3.50
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage	3.00
Used Rec Vehicle Loan	3.95	Home Equity 15 yr. Closed End-as low as	5.25
Used RV over \$25,000-5/15 Balloon	4.95	Home Equity 10 yr. Closed End-as low as	4.75
Revolving Loan	9.00	Home Equity 5 yr. Closed End-as low as	4.25
Member Appreciation Loan-as low as	1.99	Home Equity Line Of Credit--Call for current rate	
Student Loans	3.50	RV Loan Special - 10 year Fixed at 4.95% APR	
Share Secured Loan-as low as	2.00		

Scholarship Opportunity

Attention—HPC Credit Union Youth/Adult College Bound Members, you are eligible to apply for a \$1,000.00 scholarship, available for use toward the purchase of books or tuition at an accredited college of the applicant's choice. Please submit an essay on what it means to be an HPC Credit Union member. Deadline for applications is Wednesday, August 5th. Please e-mail to info@hpcu.com or mail to HPC Credit Union, Attn: Manager, 1234 W. Chisholm St., Alpena, MI 49707



Our mobile banking website means your HPC Credit Union account is just a few taps away. Don't sacrifice safety for the convenience. Here are some tips to stay safe on the go:

1. Password protect your phone or tablet to restrict access.
2. Keep track of your device and avoid leaving it unattended; enable the time-out or auto-lock feature.
3. Don't stay logged into your account or have your device remember passwords.
4. Avoid doing business from an unsecured Wi-Fi network, such as those in coffee shops or hotel lobbies. You are vulnerable to scammers who may be able to access your personal information.
5. Don't send account numbers or other sensitive information through regular e-mails or text messages.
6. Carefully and frequently monitor your accounts to detect any unauthorized activity.
7. If your mobile device is lost or stolen, contact HPC Credit Union immediately to disable your on-line banking password.
8. Install virus protection on your mobile phone and tablet. Check with your current provider to protect all your devices with one service.

the LAST Word

*Yesterday is history.
Tomorrow is a mystery.
Today is a gift, enjoy the Present.*