




2nd Quarter

Summer 2016



**Protect your cards with**  
real-time control.

### What is CardNav by Co-OP?

CardNav technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app. Controls and alerts can be customized individually by card: where the card is used, a threshold amount, what types of transactions the card is used for, and merchant type. The app also lets you turn your card on and off for however long you need.

### What are the Benefits of CardNav?

- Receive near-real-time- notifications to alert you of any unauthorized use
- Secure your accounts by locking your card when not in use and unlocking for use
- Control dependent purchases to avoid misuse

### How Do I Get Started?

You simply download the CardNav application onto your smartphone from the Apple iTunes App Store or Google Play store by searching for "CardNav." You will then enroll into the system by presenting card credentials and going through additional user-verification checks. Once enrolled, you can specify preferences for alerts and controls for each registered card within the intuitive mobile application.

### Simplify Your Life With Online Bill Pay

That was then: Fish through the junk mail for the due bills, hunt down the checkbook, find the envelopes, rummage around your desk drawer for a pen - one that works, try to remember where you put the stamps, write out the checks, put the bills in the mailbox for the carrier - oh, wait, that's not safe - drive to the post office, mail the payments. Done! This is now: Log on to the credit union's website, click through to Bill Pay, schedule your payments. Done! If you're not using Bill Pay from HPC Credit Union, you are missing out on one of life's greatest conveniences. Once you set up your accounts to pay your obligations electronically, paying your monthly bills will take only minutes. So stop wasting your precious time doing something you probably don't want to do anyway. Contact us to see how much simpler life can be when you pay your bills through our Online Bill Pay Service.

### A Message from your Manager

**GREAT NEWS FOR TRADITIONAL AND NON TRADITIONAL STUDENTS....H.P.C.** Credit Union's 2nd Annual Scholarship Offering. A \$1,000 Scholarship is available for one of our 2016 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 Monday, August 8th, 2016. Please e-mail to info@hpcu.com or mail to H.P.C. Credit Union, Attn: Manager, 1234 W. Chisholm St., Alpena, MI 49707

**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 & dad can deposit money into your H.P.C. account and you can access those funds within minutes through an ATM Machine wherever you attend college. Stop in and see one of our friendly Member Service Representatives for more information.

**STILL A LITTLE SHORT FOR COLLEGE?** Contact H.P.C. Credit Union for a great supplemental student loan at the low rate of 3.5%. See a friendly loan advisor for more information on this excellent loan opportunity.

**SUMMER 2016 CONCERTS IN THE PARK** – plan on attending one of the many concerts in the park this summer. Come and visit us at our booth for a chance to win one of (2) VISA gift cards that will be given away during intermission.

**June 25th** – Start Me Up! (Rolling Stones Tribute Band)

**July 4th** – The System (Bob Seger Tribute)

**July 9th** – The Avalons (50's, 60's & 70's music)

**July 30th** – Tweed and Dixie (country rock)

**August 6th** – Magic Bus (Woodstock era of rock & roll)

**August 13th** – The Joe Band (Tribute to Joe Cocker)

**HOME EQUITY LOANS** – are still a great way to pay for your daughter's wedding or unexpected home expenses. Stop in and see one of our mortgage loan specialists to help you into the loan product that best suits your needs!

**ATTENTION ALL YOUTH MEMBERS – SAVE THE DATE!** This year's Youth Appreciation Day will be held Saturday, October 22nd, 2016. There will be a Halloween theme ....more details to follow!

**Have a Fun and Safe Summer!**

Cindy M. Krentz, Manager/CEO

**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.hpcu.com](http://www.hpcu.com)**

## Home Improvements: A Good Investment

Are you thinking about doing some remodeling, renovating, redecorating, or landscaping projects to improve and beautify your home? If so, your HPC Credit Union can help you with a low-rate Home Improvement Loan. With our help and your planning, you can turn your "dream home" from "dream" into a very rewarding reality. Investing money in improving the livability of your home is one of the best investments you can make. So whether it's new paint or a new addition, our fixed rate Home Improvement Loan can help you love your home again. For details or to apply today, visit us online, call, or stop by any branch location. We are here to help you rejuvenate your home.

### Home Improvement Loans



### 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 06/24/16, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.65
Special Shares	0.10	18 Month CD	\$500.00 min.	0.55
Business Shares	0.10	12 Month CD	\$500.00 min.	0.35
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.25
Christmas Club	0.10	<b>Youth Certificates</b>		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.65
Traditional IRA Shares	1.10	18 Month CD	\$100.00 min.	0.55
Roth IRA Shares	1.10	12 Month CD	\$100.00 min.	0.35
Coverdell ESA Shares	1.10	6 Month CD	\$100.00 min.	0.25
Health Savings Account	1.10			

### Loans



Now Available - Business Lending	APR	All rates effective 06/07/16, subject to change without notice	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-as low as	3.75
New Rec Vehicle Loan-as low as	3.45	15 Year Fixed Rate Mortgage-as low as	3.25
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage-as low as	3.00
Used Rec Vehicle Loan-as low as	4.45	Home Equity 15 yr. Closed End-as low as	5.50
Used RV over \$25,000-5/15 Balloon	4.95	Home Equity 10 yr. Closed End-as low as	2.95
New/Used RV over \$20,000-10yr. Fixed	4.95	Home Equity 5 yr. Closed End-as low as	4.50
New Farm&Const Equip over \$25,000 5/15	4.45	Used Farm&Const Equip over \$25,000 5/15	4.95
Revolving Loan up to \$5,000 for 60 mo.	9.00	Home Equity Line Of Credit-Call for current rate	
Student Loans up to \$10,000	3.50	<b>Adjustable Rate Mortgage 5/5---4.125</b>	
Share Secured Loan-as low as	2.00	<b>Adjustable Rate Mortgage 7/5---4.375</b>	
<b>Member Appreciation Loans now available up to \$10,000.00**</b>			
<b>20 Year Starter Mortgage--down payment of 5% and low rate of 4.25% APR**</b>			

\*\*Restrictions do apply, contact a loan officer for more information\*\*

### LOVE MY CREDIT UNION REWARDS

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. HPC Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

#### ♥ Sprint

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions

#### ♥ ADT, DIRECTV, Allied and more

- Save on services for your home

#### ♥ TurboTax

- Save up to \$15 on TurboTax federal tax products

#### ♥ CU Road Pal

- Get the safety and security of roadside assistance and more, for less than \$1 per week\* with CU Road Pal

#### ♥ Love to Shop

- Earn cash back at over 1,500 online retailers

Start saving today at

[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Based on individual roadside assistance plan

### QUARTERLY MEMBERSHIP APPRECIATION DRAWING

*Splash into Summer Cash*

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

Member Name:

Phone Number:

Address:

**DRAWING TO BE HELD THURSDAY, JULY 28, 2016**

## Vacation Club:

### Your Keys To The Next Great Adventure

Next time you make your escape, leave your money worries behind, too. Enroll in HPC Credit Union's Vacation Club and you'll have the keys to your next great adventure. The Vacation Club lets you put saving for your next vacation on autopilot. Simply use payroll deduction or automatic transfers to regularly set aside funds. Even small amounts can add up. For example, once a week skip the latte, pack your lunch, and watch a movie at home instead of going out - that's easily \$25 a week, or a \$100 a month. Tucked away in your Vacation Club account for a year gives you \$1,200 to spend on your getaway. Get the whole family involved. Post a picture of the Hawaiian beach, the Rocky Mountains, Disneyland - wherever it is that you'd like to visit - in a prominent place. Put a jar or container nearby to collect change or small bills. Then, bring it to your credit union and add to your Vacation Club savings. Before you know it, you'll have met your goal and be on your way.



**the LAST Word**

*Not all fingers are the same in length but when they are bent, they all stand equal. Life becomes easy when we bend and adjust to our situations.*