

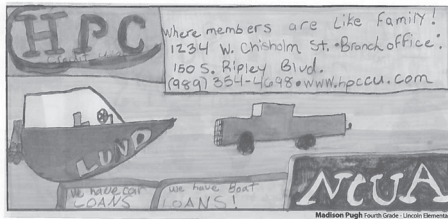


2nd Quarter

Summer 2017

Winners!

H.P.C. Credit Union teamed up with the Alpena News for our annual "Create an Ad Contest". Congratulations to this year's winner, Madison Pugh! She is a fourth grader at Lincoln Elementary School.



Congratulations to Elijah Young, our \$250 scholarship winner at the 2017 KAPUT Senior Lock-In.

Grand Raffle

Win \$20,000 or use it towards the purchase of a 2017 GMC Sierra 1500 or Buick Verano!

Second prize wins \$5,000 cash and 5 third prizes win \$1,000 cash! Discount packs of tickets are available!

To enter, simply make a \$5 contribution to support your credit union's political action efforts. Your contribution includes admission to the industry and issues political briefing event on November 20, 2017 at 8:45 a.m. and the drawing is at 9:00 a.m. at Michigan Credit Union League & Affiliates, 110 W. Michigan Avenue, Lansing.

Raffle tickets support the Michigan Credit Union Leagues federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C.

You must be a member of an MCUL-affiliated Michigan credit union and 18 years of age or older to enter. Contributions are not considered charitable contributions or business expenses for income tax purposes. Contributions are completely voluntary and will be used for political purposes. There shall be no reprisal for those who decide not to contribute. Prize must be claimed within 60 days; need not be present to win. No refunds on ticket purchases. If winner chooses truck or car, winner will be responsible for paying all taxes, transfer and license fees. Cash prize winners will be responsible for paying all taxes.

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R42206 to conduct this raffle at 9 a.m. on Monday, November 20, 2017.

A Message from your Manager

CONGRATULATIONS 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 an H.P.C. Debit or ATM Card, mom & dad can deposit money into your 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 3.50% APR. Stop in or call one of our loan officers for more information on this excellent loan opportunity.

ATTENTION TRADITIONAL AND NON TRADITIONAL COLLEGE BOUND STUDENTS! H.P.C. Credit Union's 3rd Annual Scholarship Offering. A \$1,000 Scholarship is available for one of our 2017 Fall College bound members. Please submit an essay on what it means to you to be an H.P.C. Credit Union Member. Deadline for applications is Friday, August 4th, 2017. Please e-mail your essay to info@hpccu.com or mail to H.P.C. Credit Union, Attn: Manager, 1234 W. Chisholm St., Alpena, MI 49707.

CONGRATULATIONS PEGGY KRUCZYNSKI on your retirement! Peggy has been with the Credit Union for 22 years, most recently as Branch Supervisor at our Ripley Street location. A HUGE THANK YOU to Peggy for her many years of dedicated service and we wish her a long and healthy retirement!

INCREASED CARD PROTECTION IS HERE! CardNav is a mobile app that gives you control of when and how your cards are used. Identify potential fraud, monitor and control spending instantly, and receive lightning fast alerts – all from the palm of your hand. CardNav lets you control your card with:



On/Off – Turn any card on, off, and back on again.

Location limits – Set GPS location limits to define where the card can be used, blocking out-of-area use attempts.

Transactions and merchant-type preferences provide enhanced spending oversight.

Threshold settings adjust spending limits in real time.

In-application notifications provide card activity alerts in near real-time.

Location alerts advise when card usage attempts conflict with selected preferences.

Usage alerts let you know an unapproved transaction or merchant type is attempted.

Limit alerts warn you when transactions exceed thresholds

Touch ID and Passcode allow for quick card access.

If you have a smart phone and a debit card, this mobile app is a must! Download from the App Store, stop in, or call for more information.

IF YOU'RE LOOKING FOR A GREAT RATE – call your H.P.C. Credit Union first! In most cases we can beat or match any competitor rate. Call us at (989) 354-4698 for access to the funds you need to make your summer memorable!

Have a safe and fun 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.hpccu.com



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

Fourth of July Closing

We will be closed Tuesday, July 4, 2017 in honor of Independence Day. Have a safe and happy 4th of July!



Loans Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to our website, www.hpccu.com, to check out our low rates and then fill out the loan application. We'll be back in touch with you shortly. Whether you're in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the credit union has never been easier, so scroll on over to our website and apply online.



Same-Day ACH Transactions

Effective Friday, September 15, 2017, H.P.C. Credit Union will be receiving same-day Automatic Clearing House (ACH) credits (deposits) and debits (withdrawals). Please be aware that this will allow credits and debits to affect your account twice per day. For example, an ACH credit may deposit into your account within the same day, either in the morning or in the afternoon. An ACH debit may pull from your account within the same day, either in the afternoon or after business hours.

For more information, please contact one of our Member Service Representatives.

Attention All Youth Members!

We are in the process of planning our 2017 Youth Appreciation Day! Please continue to watch your newsletters for more information. We will keep you informed.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Stash Some Cash

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD THURSDAY, JULY 28, 2017

Rates



All rates effective 06/26/17, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.10	6 Month CD	0.25
Special Shares	0.10	12 Month CD	0.35
Business Shares	0.10	18 Month CD	0.55
Vacation Shares	0.10	24 Month CD	0.65
Christmas Club	0.10		
Preferred Shares (tiered based on amount)	0.10 to 0.25	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.10	6 Month CD	0.25
Roth IRA Shares	1.10	12 Month CD	0.35
Coverdell ESA Shares	1.10	18 Month CD	0.55
Health Savings Account	1.10	24 Month CD	0.65

Loans



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.000	7 Year Fixed Rate Mortgage	2.500
Used Vehicle Loan	2.000	10 Year Fixed Rate Mortgage	3.250
New Rec Vehicle Loan	2.250	15 Year Fixed Rate Mortgage	3.500
Used Rec Vehicle Loan	2.250	20 Year Fixed Rate Mortgage	3.990
Share Secured Loan	2.000	Adjustable Rate Mortgage 5/5	4.625
Member Special	1.990	Adjustable Rate Mortgage 7/5	4.875
Student Loan	3.500	10 Year Home Equity Loan	2.990
Revolving Line of Credit	9.000	30 Year Fixed Mortgage-Call for current rate	

Restrictions do apply, contact a loan officer for more information

Questions? Ask our loan officers if we can help you consolidate or help you refinance your loans!



LOVE MY
CREDIT UNION
REWARDS

HPC Members Get Cash Rewards, Deep Discounts and Exclusive Savings. Credit union members have saved **nearly \$2 billion** with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$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 online and downloadable tax products.
- ♥ Get trusted protection and true savings with **TruStage Auto & Home Insurance Program**.
- ♥ 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.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.

Start saving today at LoveMyCreditUnion.org

