



1st Quarter

Spring 2015

A Message from your Manager

66th ANNUAL MEETING – The 66th Annual Meeting was enjoyed by 240 members & guests. Congratulations to Bill Garant and Mark Lee, Board Member incumbents who were elected to another three year term of office. Thank you gentlemen for your dedication and commitment to H.P.C. Credit Union.

Dinner for the meeting was provided by Country Apple Catering and Dharma Music provided dinner music and music to dance the night away!

Some of our member's names were drawn to play a revised version of "deal or no deal". \$2,050 in prize money was awarded to various members.

CONGRATULATIONS TO OUR GRADUATING SENIORS! Now is the time to prepare your account. Stop in and apply for an ATM/Debit Card and a low limit 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 the same day through a service charge free ATM machine wherever you attend college. Stop in and see one of our friendly member service representatives for more information.

NOTICE TO ALL OUR YOUTH MEMBERS – we are in the process of planning for our 2015 Youth Day. Watch your newsletters for more information!

IF YOU HAVE HAD ANY LIFE CHANGING EVENTS in your life such as marriage, divorce, or have had a death in the family, you may want to consider updating the beneficiary(ies) listed on your IRA or any other account with the credit union. If you have any questions, please contact a Member Service Representative or an IRA Specialist at the credit union.

Think Spring!

Cindy M. Krentz, Manager/CEO

Important Notices:

- Now available online, for your convenience—Privacy Policy and Funds Availability policies. Visit our website www.hpccu.com to view these policies.
- For members with mortgages—please have your paid Summer and Winter tax copies for 2014 in by May 31, 2015. For those accounts that have not provided copies, a copy will be ordered and a \$20.00 fee will be charged to your account.

Is it time to check your
Credit Report?



Visit: www.annualcreditreport.com

Did you know that one of the most effective tools to combat identity theft is to regularly review your credit reports? With the Fair Credit Reporting Act (FCRA), you can obtain a free credit report once every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion).

Checking your credit reports once a year is a good way to discover identity theft. Plus, you can also identify errors in your credit reports. The only official site explicitly directed by Federal law to provide them is <https://www.annualcreditreport.com>. Lots of sites promise credit reports for free but that may not be the case. You can also order your free credit reports through a toll-free number 1-877-322-8228, or you can write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. For more information visit www.consumerfinance.gov/askcfpb/311/how-do-i-get-a-copy-of-my-credit-report.html.



SPRING INTO SUMMER WITH NEW WHEELS

Ah spring! Whether you are in the market for a new car, or one that's new to you, you'll want to check out financing it at HPC Credit Union. When you get a pre-approved loan, you are in control of the purchase, not the finance manager at the dealership. You can shop for the vehicle that suits your fancy, not be limited to the slow-moving models with the "special financing" offers. Before stepping onto a dealer's lot, do your homework at edmunds.com or kbb.com (Kelley Blue Book) or other sites such as cars.com so that you can level the playing field. The dealer sells cars every day; you buy one, at most, every few years. Rates start as low as 2.50% APR and we have terms to fit every budget. Stop by or call us today.

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

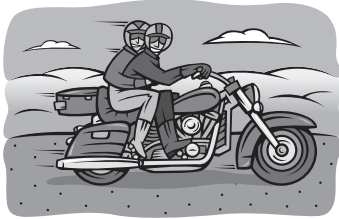
Visit us at www.hpccu.com

WAYS TO HELP PREVENT AUTO THEFT

Here are some simple but effective ways to help prevent vehicle theft:

Keep your vehicle locked at all times, even while driving. Avoid leaving valuables in your vehicle - especially in sight. If you do have valuables in your vehicle, keep them in the trunk or out of sight. When putting your vehicle in for repairs or in a commercial lot, only leave the ignition key. Never leave your unattended vehicle running, even with the doors locked. Whether you're warming it up in the driveway or making a quick stop at the store, it only takes a second for a thief to smash a window and drive away. Thieves prefer to work in the dark. Be particularly cautious at night about where you park your vehicle. If possible, park in a well-lit area. Close all windows and lock the doors when you park. About 50% of all stolen vehicles were left unlocked. If your vehicle is rear-wheel drive, back into your driveway. Front-wheel drive vehicles should be parked front-end first. This makes it harder for thieves to tow your vehicle. If you have a garage, use it. Nearly 50% of all auto thefts occur right outside the house. By locking the garage and the car doors, the chances of deterring a theft greatly improves.

If you are confronted by a carjacker, do not resist. Cars can be replaced; you can't. Make sure you have your license plate and vehicle identification number (VIN) written down. This information, as well as the make, model, year and color of your car are needed to file a stolen vehicle report and to prove the vehicle is yours.



ROARING RATES AVAILABLE ON MOTORCYCLE LOANS

Love the feel of the wind in your face and the bugs on your teeth?! Don't miss the chance to discover what's around the next corner: Get

ready for the open road with a motorcycle loan from HPC Credit Union. When you finance at your credit union, you can shop for the motorcycle that fits your style - not just one dealer's special offer. You also can investigate the option of purchasing a pre-owned bike; just make sure you have an experienced motorcycle mechanic verify its condition. If you are in the market for the first time, remember to budget for your protective gear. A helmet, jacket, and pants could easily run \$500. Just as with a four-wheel vehicle purchase, a pre-approved loan from HPC Credit Union puts you in control. Rates start as low as 3.45% APR and we have terms to fit your budget. Stop by and see us today.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING



Spring
into Cash

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, APRIL 24, 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 3/23/15, 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
New Rec Vehicle Loan	3.45	15 Year Fixed Rate Mortgage
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage
Used Rec Vehicle Loan	4.45	Home Equity 15 yr. Closed End-as low as
Used RV over \$25,000-5/15 Balloon	4.95	Home Equity 10 yr. Closed End-as low as
Revolving Loan	9.00	Home Equity 5 yr. Closed End-as low as
Member Appreciation Loan-as low as	1.99	Home Equity Line Of Credit--Call for current rate
Student Loans	3.50	
Share Secured Loan-as low as	2.00	



LOVE MY
CREDIT UNION
REWARDS

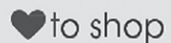
Love your savings.

Members have saved over \$1 billion with Love My Credit Union Rewards discounts!

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 LoveMyCreditUnion.org.



the **LAST Word**

As long as we have **MEMORIES**,
yesterday **REMAINS**.
As long as we have **HOPE**,
tomorrow **AWAITS**.