



1st Quarter

Spring 2017

## Manager's Message

**THE 68th ANNUAL MEMBERSHIP MEETING** was held Saturday, March 11th, 2017 at the KofC Hall in Alpena. 189 guests enjoyed a delicious dinner prepared by Country Apple Catering and live music provided by Dharma Music. Congratulations to incumbents Jim Majesky and Jon Benson for their re-election to the Board of Directors for another three year term. Thank You gentlemen for your commitment and dedication to our Credit Union!

**CONGRATULATIONS TO OUR GRADUATING SENIORS!** Now is the time to prepare your account. Stop in or apply online 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. Credit Union account and you can access those funds the same day through a fee free Co-Op ATM machine where you attend college. Another option would be an H.P.C. Credit Union prepaid Debit Card. Mom and dad can load a designated amount on their student's card and help them with expenses throughout their college stay.

**FOR OUR COLLEGE STUDENTS** – don't forget to check out your Credit Union for a low rate Student Loan. At 3.5% APR for up to \$10,000 towards tuition and books, is sometimes just the boost you need. Check with one of our loan officers for more details.

**H.P.C. CREDIT UNION HAS NOW COMPLETED** – our EMV change over project. All Debit, HSA and VISA Cards are now EMV chip card protected, for the most secure method of protection available at this time. For our Debit Card users, download CardNav for added protection on your Debit Card. You can turn your card on and off, restrict it to local use only, limit transactions and monitor spending with provided alerts as you spend. All these new added products are at no additional charge to our members.

**BUSINESS LENDING** is off to a good start. For our member entrepreneurs, this new member service is providing members the opportunity to help grow and expand their business with a low interest rate and low fees. Make an appointment with Selina at extension 528 for more information.

**HAVE YOU HEARD?** In response to the increase in use at the Ripley Branch, your Credit Union recently purchased the building on the corner of First and Ripley. This new location will allow us to grow and change with our membership. We have some remodeling to do, however, we look forward to relocating in the near future. More news to come as we progress with this project.

**Think Spring!**

Cindy M. Krentz, Manager/CEO

## Quick Convenience At Your Fingertips!

### DIRECT DEPOSIT

As much as we love to see our members, you don't have to stop in every week to deposit your paycheck! With direct deposit, you can receive your funds immediately on payday and not have to worry about getting to the credit union before it closes. Ask your employer today if they offer direct deposit. If so, ask our member service representatives for the information you need to give to your employer.

Already have direct deposit? If you do the same transfers every time you receive your paycheck, we can make things easier! With Automated Clearing House (ACH) transfers, your funds will automatically transfer whenever your paycheck deposits. You don't have to stop in or even call!

### ONLINE BANKING

From the convenience of your home you can check your account balances, transfer funds between your accounts, and much more. You can access our online banking on our website whether you're on a desktop or mobile device.



Call or stop in to speak with our friendly staff for more information on all of the convenient services we offer.

## Great News For Traditional and Non-Traditional Students

H.P.C. Credit Union's 3rd Annual \$1,000 Scholarship is available to any of our members who are college-bound this fall semester. Please submit an essay on what it means to be an H.P.C. Credit Union member.

Deadline for applications is Friday, August 4th, 2017.



Please e-mail to:

[info@hpccu.com](mailto:info@hpccu.com)

or mail to:

H.P.C. Credit Union  
Attn: Manager,  
1234 W. Chisholm St.  
Alpena, MI 49707

**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**

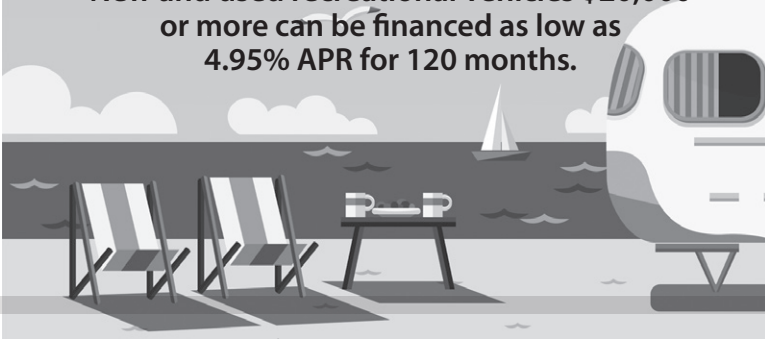
**Visit us at [www.hpccu.com](http://www.hpccu.com)**

## MAKE PLANS FOR THIS SUMMER!

In Northern Michigan we are blessed to have the great outdoors in our backyard!

A new boat, camper, or side-by-side can help you and your family enjoy summer even more!

New and used recreational vehicles \$20,000 or more can be financed as low as 4.95% APR for 120 months.



## THE BEST RATES TO GET ON THE GREAT LAKES!

With summer just around the corner, it's not too soon to get your recreation and relaxation plans in order. If yours include time on the water, set your course for H.P.C. Credit Union. We have a boat loan with great rates and terms that won't sink your budget. So make the credit union your first port of call before you head to the boat show or a dealer so you can get pre-approved for your loan. But as with any large purchase, do your homework first. If needed, don't forget to factor into your budget the cost of items such as personal flotation devices, boat repairs and maintenance, and off-season storage. If your vessel will be new-to-you, be sure to take it on a test cruise. It's also a good idea to have it checked out bow-to-stern by a marine surveyor. You can find one at [www.marinesurveyor.org](http://www.marinesurveyor.org).

## SPRING CLEAN YOUR HOME!

Purchasing new appliances or adding on to the house can raise costs through the roof! Remodeling plans can be less stressful with a home equity loan! 5, 10 and 15 year home equity loans make it easy to find an affordable rate.

## 2016 SUMMER AND WINTER TAXES

For members with mortgages—please have your paid summer and winter tax copies for 2016 in by May 1, 2017. For those accounts that have not provided copies, a copy will be ordered and a \$20.00 fee will be charged to your account. Thank you for your cooperation.

## Quarterly Membership Appreciation Drawing



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

Name:

Phone Number:

Address:

**DRAWING TO BE HELD FRIDAY, APRIL 28, 2017**



## 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**

## H.P.C. Credit Union Rates

All rates effective 3/22/17, rates subject to change without notice.



### SHARES APY = Annual Percentage Yield

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)	.10 to .25	<b>Youth Certificates (\$100 minimum)</b>	<b>APY</b>
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 APR = Annual Percentage Rate

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle	2.50	7 Yr Fixed Mortgage	2.50
Used Vehicle	2.95	10 Yr Fixed Mortgage	3.25
New Rec. Vehicle	3.45	15 Yr Fixed Mortgage	3.50
Used Rec. Vehicle	4.45	20 Yr Fixed Mortgage	3.99
Share Secured	2.00	Adjustable Rate 5/5	4.375
Member Special	1.99	Adjustable Rate 7/5	4.625
Student Loan	3.50	5 Yr Home Equity	4.50
Revolving Line of Credit	9.00	30 Yr Mortgages - Call for a rate!	

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

## 2016 IRA CONTRIBUTION DEADLINE

You have until Tuesday, April 18, 2017 to make your 2016 IRA contributions.

Even if you haven't opened an IRA account yet, you still can and be eligible to contribute for 2016. For additional information or questions, stop in or call one of our IRA specialists for more information.

You can also visit the IRS website for more information at [www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs](http://www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs).



## ARE YOU GETTING A TAX REFUND THIS YEAR?

Not sure what to do with your tax refund?

- \$ Invest your refund and earn interest**
- \$ Build up your college or retirement savings**
- \$ Payoff Debts**
- \$ Donate to your favorite charity**
- \$ Save it for a rainy day**
- \$ Take a vacation**

