



Member Newsletter



2nd Quarter

Spring 2018

2017 IRA Contribution Deadline

You have until Monday, April 16, 2018 to make your 2017 IRA contributions. Even if you haven't opened an IRA account yet, you still have time to open one and be eligible to contribute for 2017. 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.

On the Rise!

Great news! H.P.C. Credit Union's Board of Directors has approved higher Certificate of Deposit interest rates! Stop by one of our locations today to open a new CD. If you have a CD that is up for renewal you will automatically get the higher rate. All adult CD's require a \$500.00 minimum deposit and all youth CD's require a \$100.00 minimum deposit. We also have our preferred share account to offer! The preferred share account has 3 tiers, the more money in the account, the more you earn. You could be earning twice or more than our traditional savings! There is no minimum deposit or withdrawal penalties. Come in or call for more information!

Lake & Life

Summer is just around the corner, and if you're planning to spend time on the water, cruise on over to H.P.C. Credit Union. With rates and terms to fit your budget, we can float you a boat loan that's right for you. Also, remember to account for such costs as equipment, maintenance, dockage or mooring fees, and off-season storage. Whether you're hoping to set sail on your sloop or party on your pontoon, call today to arrange for your financing. We're here to help you navigate the best possible loan.

The 69th ANNUAL MEMBERSHIP MEETING was held Saturday, March 10th, 2018 at the KofC Hall in Alpena. 196 guests enjoyed a delicious meal prepared by Country Apple Catering and live music provided by Dharma Records. Congratulations to incumbents Mark Lee and Ed Rich 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!

BUSINESS LENDING at H.P.C. Credit Union provides you with knowledgeable staff and a range of quality services to help you through those Business Lending decisions. Call Dennis Werner at (989)354-4698 ext 525 for an appointment.

CONGRATULATIONS TO OUR UP & COMING 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. Account and you can access those funds the same day through a fee free Co-Op ATM machine where you attend college. Another option is a pre-paid Debit Card with a designated amount on the student's card for their college expenses. With the many options available, stop in or call one of our Member Service Representatives to get you into the product that best suits your needs!

FOR OUR COLLEGE STUDENTS – don't forget to check out your Credit Union for a low rate Student Loan. At 3.75% APR for up to \$10,000 towards tuition and books, a student loan is sometimes just the boost you need. Check with one of our loan officers for more details.

IF YOU HAVE HAD ANY LIFE CHANGING EVENTS 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 for assistance.

GREAT NEWS FOR TRADITIONAL AND NON TRADITIONAL STUDENTS

H.P.C. Credit Union's 4th 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.

Applications must be received at the Credit Union by Friday, August 3rd, 2018.

Please e-mail to: info@hpccu.com

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

Think Spring!
Cindy M. Krentz, Manager/CEO

Main Office: 1234 W. Chisholm St. – 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 online at hpccu.com

We will be closed for the holidays on:

Saturday, May 26th
Monday, May 28th
Wednesday, July 4th
Saturday, September 1st
Monday, September 3rd

Please anticipate your needs.

Hello Spring

Need a fresh start for spring?

Want to get some new appliances or remodel the bathroom? H.P.C. Credit Union can help! Purchasing new appliances or additions to the home can cost a fortune, but don't worry your Credit Union has your back! Come see a loan officer for an unsecured loan to help with appliances and remodeling plans can be less stressful with an unsecured loan or even home equity loan!

5 or 10 year home equity loans make it easy to find an affordable rate. Or we offer unsecured loans and member special loans to help cover the costs!

Call any of our helpful loan officers to get more information.



Come get yours!

Serroogy's Chocolates are back! We have 6 wonderful flavors to choose from! Get yours while they last at the Chisholm Street Office or the Ripley Office! All proceeds go to MCULAF, to help support the Credit Unions.

Spring Into Savings!

First Prize \$200
Second Prize \$100
Third Prize \$50

Member Name:

Member Phone:

Member Address:

Drawing to be held Friday, April 27th 2018

H.P.C. Credit Union Rates as of 4/1/18

Shares			
Shares	APY	Certificates (\$500 minimum)	APY
Primary Shares	.15	6 Month CD	.30
Special Shares	.15	12 Month CD	.55
Business Shares	.15	18 Month CD	.75
Vacation Shares	.15	24 Month CD	.90
Christmas Club	.15		
Preferred Shares (tiered based on amount)	.15 to .30	Youth Certificates (\$100 minimum)	APY
Traditional IRA	1.10	6 Month CD	.30
Roth IRA	1.10	12 Month CD	.55
Coverdell ESA	1.10	18 Month CD	.75
Health Savings Account	1.15	24 Month CD	.90
Loans			
Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle	2.500	7 Yr Fixed Mortgage	3.000
Used Vehicle	2.500	10 Yr Fixed Mortgage	3.250
New Rec. Vehicle	2.500	15 Yr Fixed Mortgage	3.500
Used Rec. Vehicle	2.750	20 Yr Fixed Mortgage	3.990
Share Secured	2.000	Adjustable Rate 5/5	3.250
Member Special	1.990	Adjustable Rate 7/5	3.750
Student Loan	3.750	10 Yr Home Equity	5.000
Revolving Line of Credit	9.000	30 Yr Mortgages - Call for a rate!	

Save money when you shop!

Love to Shop is a fun and easy way for H.P.C. Credit Union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

Shop using your H.P.C. Credit Union Visa credit card and save even more money with the great low rates!

To learn more about Shop America or to register for free, visit LoveMyCreditUnion.org.

\$100 CASH REWARD WITH EVERY NEW LINE



It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



cash back shopping. earn money while you shop online.

