



2nd Quarter

Summer 2014

A Message from your Manager

YOUTH MEMBERS! SAVE THE DATE of Wednesday AUGUST 6TH to help celebrate H.P.C. Credit Union's Youth Day! We are having a special event this year to be held at JJ's Awesome Acres. The first 400 youth under the age of 18 will be given (absolutely free) a wrist band that can be used for two rides of your choice (go carts or bumper boats – one ride of each or two rides of your favorite) along with a round of miniature golf. Under the pavilion will be hot dogs, chips & a drink along with games, face painting and tons of fun! So.....save the date of August 6th from 3:00 p.m. until 7:00 p.m. and we will see you at JJ's Awesome Acres on US 23 North!

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

SUMMER 2014 CONCERTS IN THE PARK – plan to attend one of the many concerts in the park this summer. The Credit Unions of Alpena along with many other local sponsors are providing this opportunity for our Community to enjoy the talents of the following bands:

Summer 2014 Concerts in the Park
at the Bay View Park Bandshell
Saturdays 6-9 p.m., Free Admission

July 4th—Jersey--Bruce Springsteen Tribute
www.jerseytribute.com

July 12th—Persuasion Band—Detroit's Hottest Band
www.facebook.com/ThePersuasionBand

August 2nd—Ten Hands Tall—
One of Michigan's Hottest Country Bands
<http://tenhandstall.net>

August 9th—Joey K and his Comets—drummer for Bill Haley

August 23rd—Magic Bus—Woodstock era Tribute
<http://magicbusband.com>

SHARED BRANCHING HAS BEEN A USEFUL TOOL for many members. If you plan to use another credit union facility to access your H.P.C. Credit Union funds, make sure you stop in and sign up for shared branching before you plan your first transaction.

Enjoy the beautiful Summer Season!

Cindy M. Krentz, Manager/CEO



Now is the time to give your online banking account an extra layer of security by setting up a username with which to sign into It's Me 247 online banking (as opposed to signing in with your account number).

To set up a username:

1. Log into online banking with your account number.
2. Click Info Center.
3. Click Username.
4. Type your username in the space provided.
5. Click Change My Username.



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www.hpccreditunion.org



School is Just Around the Corner

Summertime is great, but it goes by quickly! One minute we're soaking up some rays on the beach and the next we're trading in flip-flops and Frisbees for backpacks and pencils.

For parents, back to school means lots of shopping for everything from loose leaf to laptops. And, while this can be a fun and exciting time for many families, it can be a financial burden for others. Fortunately, for those facing difficulty when it comes to checking off that long back

to school supply list, HPC Credit Union is committed to helping make this an A+ year with a Back-To-School Loan.

Student Loans
Are available at
HPC Credit Union



You can use your Back-To-School Loan to purchase:

- * Computers
- * Clothes or required school uniforms
- * School supplies
- * Dorm room needs
- * Text books
- * Or anything else kids might need to hit the classroom in style

With a Back-To-School Loan from HPC Credit Union, you can eliminate the burden of back to school costs and enjoy your summer worry-free with this affordable financing option. You also will enjoy rates as low as 1.99% APR(effective 6/25/14) and flexible terms. Apply 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.hpcu.com

BE CAREFUL ABOUT SECURITY BREACH EMAILS

While the hacking is under investigation, if you receive email from a retailer regarding a security breach, here's what to do:

1. Don't automatically open the email: First go to the retailer's website or call to make sure the information online matches the email you received. One adviser, Adam Levin of Credit.com, cautions that even opening a fraudulent email could allow malware to be installed on your computer.
2. If you've already opened the email: Don't click on any links until you verify the information with the retailer by going online or calling.
3. If you've already clicked a link to an external website and entered personal information: Verify the information in the email with the retailer at its website. If the information in the email doesn't match the retailer's information, take action quickly:
 - If the retailer is offering free fraud-monitoring, take advantage of it.
 - Check and confirm your debit and credit card transactions every day via your financial institution's online platform.
 - Alert your financial institution, the credit card company, and call the "big three" credit reporting agencies--Equifax, TransUnion, and Experian--to tell them you clicked through on a bogus link and shared info you wish you hadn't.
 - Ask to have a fraud alert placed on your account. It costs nothing to place a fraud alert on your credit report if your information is compromised, and the alert will remain in place for 90 days.
 - Alert the Federal Trade Commission (FTC). Report fraud via FTC.gov or by calling 877-438-4338.
 - If you're really worried, request a credit freeze, which prohibits any credit from being extended under your name.

To learn more about protecting your accounts from fraud, talk to the professionals at HPC Credit Union. We can recommend steps you can take to keep your information safe.

Sprint

Save with the Invest in America Discount
visit www.lovelymycreditunion.org



the LAST Word

Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines, sail away from safe harbor and catch the trade winds in your sails. Explore, Dream, Discover—Mark Twain

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 FRIDAY, JULY 25TH, 2014



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 6/25/14, 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.	0.50
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.35
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.	0.50
Coverdell ESA Shares	1.21	6 Month CD	\$100.00 min	0.35

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	4.50
New Rec Vehicle Loan	3.45	15 Year Fixed Rate Mortgage	3.50
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage	3.00
Used Rec Vehicle Loan	4.45	7 Year Balloon Mortgage	4.00
Used RV over \$25,000-5/15 Balloon	4.95	5 Year Balloon Mortgage	3.75
Revolving Loan	9.00	Home Equity 15 yr. Closed End-as low as	5.50
Member Appreciation Loan-as low as	1.99	Home Equity 10 yr. Closed End-as low as	5.00
Student Loans	3.50	Home Equity 5 yr. Closed End-as low as	4.50
Share Secured Loan-as low as	2.00	Home Equity Line Of Credit-Call for current rate	

Save the Date for our Annual Youth Appreciation Day

When: Wednesday, August 6th from 3 p.m. to 7 p.m.

Where: JJ's Awesome Acres

What: Wristbands available for the first 400 kids to play mini golf, ride the bumper boats and race go carts. Games, prizes* and face painting. Stay tuned, more details to follow!

*Grand prizes for members of HPC Credit Union only.

New Auto Loans as Low as 2.50%APR Used Auto Loans as Low as 2.95%APR

effective 6/25/14,

If that new car smell is luring you to the dealer showroom, stop at HPC Credit Union first then go on-line to www.lovelymycreditunion.org and get your GM Preferred Pricing number. Arranging for vehicle financing ahead of time means you'll have one less thing to worry about when you step on the lot and getting Preferred Pricing can save you hundreds or even thousands off the purchase price of a new Chevrolet, GMC or Buick. With a pre-approved loan from HPC Credit Union, you'll be in the best negotiating position as well, because you will be able to bargain as if you were a cash buyer. We have great rates on used cars, too,



whether you are buying from a dealer or from a private seller. When you get your stamp of approval at HPC Credit Union, you can concentrate on making sure you are buying the right vehicle to meet your needs rather than how you are going to finance the purchase. Remember, for the best deal, the road to new wheels goes through HPC Credit Union.