

# Member Newsletter



2nd Quarter

Summer 2018

## Lending Students a Hand

College can be stressful. Paying for it shouldn't be. H.P.C. Credit Union can help you start or continue your college education with an interest only Student Loan. We can also help graduates and parents consolidate their student loan debt. For more information or to apply, call, go online, or see one of our knowledgeable loan officers today.

## Welcome!

Help us welcome our new staff members Madison Walat, MaKenzie Wirgau, Christine Curley, and Amy Czajka. Madison, MaKenzie, and Amy are the newest additions to the front line staff while Christine will be taking care of members in the lending department.

## Youth Day!

The annual H.P.C. Credit Union Youth Appreciation Day event is in the works. Check future newsletters for more details.

## At Your Fingertips

Looking for the trade-in value of your car? Or the retail value of the car you want to buy?



[NADA Used Cars](#)  
[NADA Classic Cars](#)  
[NADA Motorcycles](#)  
[NADA RVs](#)  
[NADA Marine](#)

Go to [www.hpccu.com](http://www.hpccu.com) and click the NADA link on the right. It's as easy as that. No internet access? Don't worry, we still have you covered. Just call or stop in, our loan officers are always ready to help.

## A Message from your Manager

### CONGRATULATIONS TO OUR GRADUATING SENIORS!

Now is the time to prepare your account for this fall. 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.

### STILL A LITTLE SHORT FOR COLLEGE?

Contact H.P.C. Credit Union for a great supplemental student loan at the rate of 3.75% which could be perfect for your college needs. Call one of our loan specialists for additional information.

### GREAT NEWS FOR TRADITIONAL AND NON TRADITIONAL STUDENTS

H.P.C. Credit Union's 4th Annual Scholarship Offering. A \$1,000 Scholarship is available for one of our 2018 fall college bound members. Please submit an essay on what it means to be an H.P.C. Credit Union member. Deadline for applications is Friday, August 3rd, 2018. 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

### AWESOME JOB SANBORN SCHOOL WINNERS!

We recently did an advertising contest at Mrs. Bushey's 5th grade class! Each student submitted a drawing of an advertisement they created! The first place winner was Katie Bushey, she won a \$200.00 Visa gift card! Second place winner was Olivia Ryan, she won a Glass Bottom Boat tour for 4! Third place winner was Chloe Amaya, Chloe won a cooler packed with games!

**REMINDER TO ALL MEMBERS WITH A MORTGAGE or HOME EQUITY LOAN** - With the new tax bills arriving in July, please be sure to bring in a copy of your paid tax receipt for your mortgage file.

### TREASURE CHEST REWARDS FOR OUR YOUNGER MEMBERS

Don't forget, when you deposit a minimum of \$5 in your Share Account you get to choose something from the Treasure Chest at the credit union. You may make your deposit at the main office on Chisholm Street or at our branch office on Ripley Blvd.

**Have a Safe & Happy 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](http://www.hpccu.com)**

## Find a loan to fit your Summer

Do you have big remodeling plans for the summer? Whether it's replacing a deck, remodeling the kitchen or maybe even a new garage, H.P.C. Credit Union has you covered! We have loans to fit all those summer projects. Call today or stop by either office so one of our loan officers can help discover what loans best fit your project and budget!



### Holiday Hours

H.P.C. Credit Union will be closed on:

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

**Please anticipate your needs.**

### Big Things to Come!

The H.P.C. Credit Union branch will soon move. Our team is working on the remodel project and you may see some activity at the new location on Ripley Blvd. Construction should begin this Fall. We will keep you posted as things get started.

### Attention Business Owners!

Are you looking to expand your business, need some working capital, or want to refinance that high rate loan? H.P.C. Credit Union has a full line of commercial loan options to give your business the credit it deserves. We offer low fees, competitive rates, and quick closings. Contact our business lending department at (989) 354-4698 Ext. 525 or email [businesslending@hpccu.com](mailto:businesslending@hpccu.com) for more information or to apply.

### Go Green and Earn Green

Go green by switching to e-statements and we will pay you 25¢ for each statement we don't mail. Contact a member service representative today to switch your statements to e-statements or make the switch online. Simply log in to your online account and under Info Center select eStatement Options.



### QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Summer Savings

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

Member Name:

Phone Number:

Address:

**DRAWING TO BE HELD FRIDAY, JULY 27TH, 2018**

### Rates

All rates effective 07/01/18, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.15	6 Month CD	0.30
Special Shares	0.15	12 Month CD	0.55
Business Shares	0.15	18 Month CD	0.75
Vacation Shares	0.15	24 Month CD	0.90
Christmas Club	0.15		
Preferred Shares (tiered based on amount)	0.15 to 0.30	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.10	6 Month CD	0.30
Roth IRA Shares	1.10	12 Month CD	0.55
Coverdell ESA Shares	1.10	18 Month CD	0.75
Health Savings Account	1.15	24 Month CD	0.90

### Loans

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.500	7 Year Fixed Rate Mortgage	3.000
Used Vehicle Loan	2.500	10 Year Fixed Rate Mortgage	3.250
New Rec Vehicle Loan	2.500	15 Year Fixed Rate Mortgage	3.500
Used Rec Vehicle Loan	2.750	20 Year Fixed Rate Mortgage	3.990
Share Secured Loan	2.000	Adjustable Rate Mortgage 5/5	3.625
Member Special	1.990	Adjustable Rate Mortgage 7/5	4.125
Student Loan	3.750	10 Year Home Equity Loan	5.000
Revolving Line of Credit	9.000	30 Year Fixed Mortgage-Call for current rate	

\*\*Restrictions do apply, contact a loan officer for more information\*\*

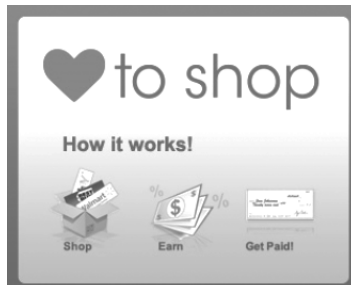
### Three Great Causes



H.P.C. Credit Union teamed up with 4Ocean and Breast Cancer Awareness to raise money for cleaner Oceans and Lakes! \$5.00 of the proceeds go to clean the oceans, \$5.00 go to the Great Lakes and the other \$5.00 go to Breast Cancer research! That's 100% of the profit going to three great causes! Stop by either branch to purchase your bracelet for only \$15.00!

### Love to Shop

Love to Shop is fun and easy 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 credit union credit card and save even more money with the great low rates!



**To learn more about Love to Shop or to register for free, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).**