



H.P.C. Credit Union Privacy Notice

H.P.C. Credit Union Privacy Notice Continued from below.

Facts	What does H.P.C. Credit Union do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction history • Credit history • Checking account information When you are no longer a member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons H.P.C. Credit Union chooses to share; and whether you can limit this sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>H.P.C. Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>H.P.C. Credit Union does not share with non affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>H.P.C. Credit Union jointly markets with CUNA Mutual Insurance.</i>

Questions? Call (989) 354-4698 or go to www.hpccu.com

H.P.C. Credit Union Funds Availability Act Policy

PURPOSE It is the policy of H.P.C. Credit Union to make funds from member's deposits available on the same business day the credit union receives the deposit. A member can withdraw the funds in cash and we will use the funds to pay checks the member has written.

For determining availability of deposits, every day is a business day except Saturdays, Sundays, and federal holidays. We will consider a deposit as being made on a business day if it is made in person to one of our employees. Deposits made at one of our night deposits will be considered deposited on the next business day we are open. Funds deposited at ATMs will, in most cases, be available the second business day after the day of deposit.

LONGER DELAYS MAY APPLY In some cases, we will not make all funds that a member deposits by check available on the same business day as the day of deposit. Depending on the type of check deposited, funds may not be available until the fifth business day after the day of deposit. However, the first \$100 of a member's deposit will be available on the day the deposit is made.

If we are not going to make all the funds from a member's deposit available at that time, we will inform the member when the deposit is made. We will also tell a member when the funds will be available. If a deposit is not made directly to one of our employees or if we decide to take this action after a member has left the premises, we will mail the notice to the member on the next business day after we receive the deposit.

If a member will need the funds from a deposit right away, he/she should ask us when the funds will be available.

Funds deposited by check may be delayed for a longer period if:

- we believe a check deposited will not be paid;
- the checks total more than \$5,000 on any one day;
- a member redeposits a check that has been returned unpaid;
- a member overdraws his / her account repeatedly within the previous six months;
- there is an emergency, such as failure of communications or computer equipment.

We will notify a member if his/her ability to withdraw funds is delayed by us for any of these reasons, and will tell that member when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS When a member opens a new account, the following special rules may apply during the first thirty days the account is open.

- The first \$5,000 from a deposit of U.S. Treasury checks will be available on the next business day after the day of a deposit. The amount over \$5,000 will be available on the ninth business day after the day of a deposit. Funds from wire transfers into an account will be available on the next business day after the day we receive the transfer.
- Funds from a deposit of state or local government, teller's, cashier's, certified, and traveler's checks will be available on the first business day after the day of a deposit if it meets certain conditions. For example, the checks must be payable to the member. The excess over \$5,000 will be available on the ninth business day after the day of the deposit. If the deposit is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of the deposit.

Reasons we can share your personal information	Does H.P.C. Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	
For nonaffiliates to market to you	No	

What We Do	
How does H.P.C. Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does H.P.C. Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Give us your income information • Make a wire transfer • Provide employment information • Apply for financing • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Continued...

Main Office: 1234 W. Chisholm Street • Alpena, MI 49707 • (989) 354-4698 • FAX (989) 356-6912

Branch: 2336 U.S. 23 South • Alpena, MI 49707 • Toll Free # 1-888-554-5944

(located in the Alpena Mall)

Visit us at www.hpccu.com

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 HPC 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 HPC Credit Union for a great supplemental student loan at the rate of 3.5% which could be perfect for your college needs. Call one of our loan specialists for additional information.

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.

NOTICE TO ALL OUR YOUNG MEMBERS – this summer we will not be doing the traditional youth day that we have done in the past. However, make sure you watch for the Fall Newsletter that will explain our plan for Youth Day in October!

MORE FOR OUR YOUTH – Don't forget, when you deposit a minimum of \$5 in your Share Account you get to choose something from our Treasure Chest. You may make your deposit at the Main Office on Chisholm Street or at our Branch Office in the Alpena Mall.

CREDIT UNIONS CARE Summer Blood Drive Challenge – Together with the American Red Cross, the Blue Ox Chapter of Credit Unions are having another contest to try to get as many credit union members to donate blood as possible. Thank you to all our members that donated last year and mentioned H.P.C. Credit Union. Because of your support our Credit Union came in First Place for the 2011 Blood Drive Challenge. No pressure.....but let's see if we can do it again for 2012! There are definitely no losers in this contest. So come on out and join us at any Northeast Michigan blood drive and just tell them H.P.C. Credit Union sent you!

Cindy M. Krentz, Manager



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• CLIP AND RETURN •

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Splash into
SUMMER CASH

FIRST PRIZE **\$250**
SECOND PRIZE **\$150**
THIRD PRIZE **\$100**

Member Name:

Phone Number:

Address:

DRAWING WILL BE HELD MONDAY, JULY 30, 2012



Credit Union Hours

Main Office (Chisholm Street)

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.

Saturday: DRIVE-THRU ONLY 9:00 a.m. - Noon

Branch Office (located in the Alpena Mall)

Monday thru Friday 9:00 a.m. - 5:30 p.m.

Closed Saturday

RV's
AS LOW AS
New 3.45%
Used 4.45%

RATES

All rates effective 6/19/12, rates subject to change without notice.

SHARES	APY	CERTIFICATES	APY
Primary Shares	.15	24 Month CD	\$500.00 min. .75
Special Shares	.15	18 Month CD	\$500.00 min. .65
Business Shares	.15	12 Month CD	\$500.00 min. .55
Construction Shares	.15	6 Month CD	\$500.00 min. .40
Vacation Shares	.15	YOUTH CERTIFICATES	
Christmas Club	.15	24 Month CD	\$100.00 min. .75
Tax Escrow Shares	.15	18 Month CD	\$100.00 min. .65
Traditional IRA Shares	1.51	12 Month CD	\$100.00 min. .55
Roth IRA Shares	1.51	6 Month CD	\$100.00 min. .40
Coverdell IRA Shares	1.51		

LOANS

	APR		APR
New Vehicle Loan - As Low As	3.50	Student Loans	3.50
Used Vehicle Loan - As Low As	3.99	20 Year Fixed Mortgage	4.99
New Rec. Vehicle Loan	3.45	15 Year Fixed Mortgage	4.50
Used Rec. Vehicle Loan	4.45	5 Year Balloon Mortgage	4.25
Share Secured Loan - As Low As	2.00	Home Equity - Open End - As Low As	4.00
Signature Loan	9.00	Home Equity - 5 yr. Closed End - As Low As	5.75
Partially Secured Installment Loan	7.50	Home Equity - 10 yr. Closed End - As Low As	6.25
Member Appreciation Loan - As Low As	2.99	Home Equity - 15 yr. Closed End - As Low As	6.75

H.P.C. Credit Union's Mission is to serve and promote members' personal financial success and to continue the Credit Union Philosophy of "People Helping People."

Back to School Expenses? Here's the A-B-C's on Saving Money

To help with those back to school expenses, smart shoppers should start with "B"

for "budget." Figure out what your young scholars will need to return to the classroom and estimate the cost. Have they outgrown shoes and clothes? What supplies are required? Can you cut costs by trading clothes with friends, gathering supplies from around the house, or shopping outside the box at thrift stores or yard sales? Once you have an estimate, it's "A" for "apply." Get a Member Appreciation loan from H.P.C. Credit Union for the amount you will need, so you can shop with "C" for "cash." This saves you money two ways. For one, money experts agree that people who have a budget and use cash for purchases spend less than those who don't and use a credit card. And two, department store charge cards can have interest rates as high as 28 percent or even higher. Get the school year off to a good start with a Member Appreciation loan, rates are as low as 2.99%APR!

The Open Road is Yours With an RV Loan

Even with high gas prices, RV travel can be affordable because you avoid the costs of airfare,

rental cars, lodging and restaurant meals. You will still need to pay fees to camp, but there are frugal or free options available. In general, the larger your family, the more likely you can save when traveling by RV. Applying for a loan from H.P.C. Credit Union saves you money too. With a low rate starting at 3.45%APR and terms to fit your budget, an RV loan from your credit union could be your ticket to ride. Whether it's new or new-to-you, shop for an RV the way you would any vehicle: with a pre-approved loan from H.P.C. Credit Union. It's easy to apply, just visit our website www.hpccu.com and click on apply for a loan!! Experience America from "sea to shining sea" in the comfort of your new RV.

the **LAST** Word

The happiness of your life depends on the quality of your thoughts.