



# Member Newsletter



## Keeping you in the *loop!* Winter 2016

### Important Tax Information

- 1099-INT forms are on the bottom of your December statement. Please retain this statement for your records.
- 1098 Mortgage interest forms will be mailed to all members with mortgages.
- 1099-R Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc will be mailed to members that withdrew funds from their IRA's in 2016.

### Important IRA Information

If you have an Individual Retirement Account, you have until April 15, 2017 to make your contribution for the 2016 tax year. *Remember...the sooner you contribute the more interest can accrue.* For the 2016 tax year, your total contributions to all of your IRAs cannot be more than \$5,500 (\$6,500 if you're 50 or older) **OR** your taxable compensation for the year (if your compensation was less than this dollar limit).

If you would like to open an Individual Retirement Account, the credit union offers 3 types of IRAs; Traditional, Roth and Coverdell. Deposits and interest earned on Traditional IRAs are tax deferred until withdrawals are made. Roth IRA deposits are not tax exempt, however, interest earned is tax free providing you meet the Roth IRA distribution requirements. The Coverdell IRA provides tax exempt deposits and interest when used for qualified college/education expenses.

For more information about IRAs, call or stop by today!



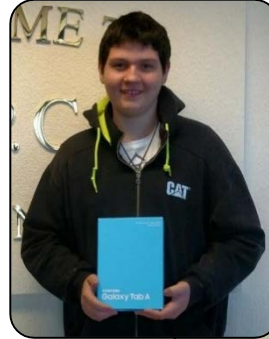
H.P.C. Credit Union will be closed Presidents Day, **Monday, February 20, 2017** for the annual staff training day. Please anticipate your needs accordingly.

### It's Easy to Pay Those Christmas Costs

Whether it's for gifts, traveling, or entertaining, Christmas expenses add up fast. With a low a rate of 1.99% annual percentage rate, you can borrow a Christmas loan up to \$5,000 for 12 months. Offer available until 1/31/17

### Congratulations to our Youth Day Winners!

Thank you to every member and volunteer that made our 2016 Youth Day a success!



Above:  
Zakary  
Cobb  
won a tablet!



Above:  
Marley  
Howard  
won \$100!

Below:  
Chance Stach  
won a bike!



### Congratulations to Ashley Saddler and Nicholas LaCross, our \$500 winners at the 2016 Wedding Expo!

H.P.C. Credit Union participated in Alpena's annual Wedding Expo at the APlex on November 6, 2016 to introduce the credit union's wedding loans.



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 [hpcu.com](http://hpcu.com)

**COMING SOON!**

To better serve our growing membership, your H.P.C. Credit Union has purchased 300 S. Ripley Blvd. (on the corner of First and Ripley). We are excited to begin remodeling and updating our new office and will keep you informed as to the progress.

## 2016 Summer and Winter Taxes



**PAID**

If you have a mortgage with H.P.C. Credit Union, please remember to turn in copies of both your paid summer and winter property taxes for 2016. We appreciate your cooperation.



**Already Use Online Banking On Your Mobile Phone?**  
Download the CardNav™ Mobile App!

### What is CardNav™ by CO-OP?

CardNav™ technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app.

### What are the benefits of CardNav™?

- Control when and where your card is used
- Receive near-real-time notifications to alert you of any unauthorized use
- Secure your accounts by locking your card when not in use and unlocking for use
- Control dependent purchases to avoid misuse

### How can I control my card with CardNav™?

- Control Where It Is Used  
Regional, International, Specific Parameters
- Control Types of Transactions  
In-store, Online, Auto Pay, ATM
- Control Types of Merchants  
Gas Stations, Groceries, Department Stores

Want more information? Visit our website at [hpcu.com](http://hpcu.com)!

## Quarterly Membership Appreciation Drawing

*Winter Winnings*

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

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

**Drawing will be held Friday, February 24, 2017**

## H.P.C. Credit Union's 2017 Annual Meeting

Join us

**Saturday, March 11, 2017 @ the K of C Hall in Alpena**  
for our Annual Meeting!

At the 2017 meeting, members will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year, as well as goals for the future. You will be able to ask questions and meet other members of the credit union community. See you there!

## Spring Semester is Around the Corner!

With a rate as low as 3.50% annual percentage rate, it has never been easier for members to pay for tuition and books or to consolidate student loans into one single, low-rate loan. Ask a loan officer for more information.



Try TurboTax and Save Up to \$15 and get a chance to win \$25,000!

We have teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.**  
TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.**  
TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.**  
Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for **FREE** (and provide your email address) by February 16<sup>th</sup> to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. **Start TurboTax now!**

Visit <http://turbotax.intuit.com/lp/yov/guarantees.jsp> for TurboTax product guarantees and other important information.

1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.