



4th Quarter
Winter e-Newsletter

HPC Credit Union Rewards its Members

Wouldn't it be nice to be rewarded for doing the right thing – like saving money and paying debt? That's just what HPC Credit Union is doing for its members with SaveUp. A new online program that rewards you when you save money or pay bills and gives you the chance to win life-changing prizes. It just takes three easy steps:

- Register your accounts on SaveUp's secure website
- Earn credits to play when you save money or reduce your debt
- Win rewards by playing games online

Prizes include trips to Paris or Hawaii, cars, various retail gift cards, personal makeovers and even a \$2 million jackpot! Get started today at www.saveup.com/hpccu.

IN PARTNERSHIP WITH saveup

Save, Play, & Win!

SAVING MONEY MADE FUN.



Win vacations, cars, electronics, and cash just by saving money and paying down debt.

After Christmas Loan Special is Now Available Through January 31, 2014

1.99% APR For a Maximum of \$5,000.00 with 12 Months to Repay.

Visa LetterChecks

The convenience of a check with the great rate of your HPC Credit Union Visa! Please check your mail box in January for **Visa LetterChecks**. A new way to save; pay off that high rate credit card with a **LetterCheck**** for the low rate of 8% until the transfer or purchase amount is paid in full!

**Not all accounts will qualify, restrictions do apply.

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 forms will be mailed to members that withdrew funds from their IRA's in 2013

Take HPC Credit Union to College

HPC Credit Union offers many products with college students in mind. Such as, low limit Visa credit cards, on-line and mobile banking, pre-paid Visa cards and student loans. Don't forget to see us for help with your Spring tuition! For more information, visit our webpage www.hpccu.com or call 989.354.4698.

Going away for college this year? Take your credit union with you, HPC is available wherever you are, whenever you need us. An ATM or Debit Card gives you access to your money 24 hours a day, 7 days a week. Visit our webpage at www.hpccu.com and click on to find an ATM near you.



IRAs: Help Secure Your Future

Even if you are covered by a retirement plan at work, contributing to an IRA (Individual Retirement Account) is a smart way to save for your future. An IRA is a tax-advantaged way to save. Your filing status, adjusted gross income and other factors will determine your eligibility for a deduction or for a Saver's Credit. Check out Publication 590 from the IRS, available at www.irs.gov and see your tax advisor for complete details. You have until April 15, 2014 to make a contribution for the 2013 tax year, but the sooner you make your contribution, the better.

Once you retire, having IRAs to draw on may make the difference between barely getting by on your income and having the resources to do the things that remain on your bucket list. HPC Credit Union offers a number of IRAs and choosing payroll deduction will help make securing your future even easier. Call Lynn (ext.502) or Tara (ext.530) or stop by the Main office to start your IRA today.

CU @ the 2014 ANNUAL MEETING

Plan now to attend the HPC Credit Union's annual meeting and dinner dance. This year's meeting will be held on Saturday, March 8, 2014 at the Knights of Columbus Hall on Hamilton Road in Alpena. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members, and stockholders. But because your HPC Credit Union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to HPC Credit Union - we hope to see you there.

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

Sign up for the freedom of

When you have online bill pay from HPC Credit Union, you'll have more freedom to enjoy life and here's why!



- Online bill pay gives you convenience, savings and security.
- You won't have to worry about stamps, envelopes or trips to the post office.
- Online bill pay lets you receive and pay your bills electronically, all in one place. And you can make payments anywhere, anytime, even when you're traveling.
- It also works around your life, because you can schedule single or recurring payments in just a few steps. Then you'll never worry about missing a bill or late fees.

To get started, simply log into Its Me 247 and select "Bill Pay" to initiate enrollment. Then you can simplify your life with online bill pay.



Get your taxes done right –and enter for a chance to win up to \$10,000!

This year you could win triple your refund amount (or the amount you owe) when you do your own taxes with TurboTax. Simply try any TurboTax Online product and get an opportunity to win up to \$10,000.00

- No tax knowledge needed. TurboTax translates taxes into simple questions about your life and puts your information in the right places for you.
- Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return for errors.
- You're never alone. If you have questions, TurboTax has answers and is ready to help.

Start TurboTax now for free and be entered for a chance to win!

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

New Year... New You... New Savings Fund!

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

Member Name:

Phone Number:

Address:

DRAWING WILL BE HELD FRIDAY, FEBRUARY 28, 2014

Rates

All rates effective 1/1/14, 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
Used Rec Vehicle Loan	4.45	10 Year Fixed Rate Mortgage	3.00
Share Secured Loan as low as	2.00	7 Year Balloon Mortgage	4.00
Signature Loan 60 months, \$5000 max	9.00	5 Year Balloon Mortgage	3.75
Partially Secured Installment Loan	7.50	Home Equity 15 yr. Closed End-as low as	5.25
Member Appreciation Loan-as low as	1.99	Home Equity 10 yr. Closed End-as low as	4.75
Student Loans	3.50	Home Equity 5 yr. Closed End-as low as	4.25
Christmas Loan—available until 1-31-14	1.99	HELOC—Call for current rate	



Need a New Car? Your HPC Credit Union Membership Gives You Three Great Ways To Save

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today! GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with its 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

Third, our members can save big with great low rates when you finance your new vehicle through HPC Credit Union. Contact a loan officer at (989)354-4698 to find out more about your vehicle financing options.