



## 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 2018.

## 2018 Summer and Winter Property Taxes

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 2018.



We appreciate your cooperation.

## Control your budget in the New Year

Make 2019 The Year You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2018 taxes anyway. So it's a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It's up to you to decide what's important. Then you can put together your budget.

## Privacy Policy

Please note, there have been no changes to our privacy policy. The privacy policy can be viewed on our website. If you would like a paper copy, please call or visit the credit union.

## Manager's Message

Great news! Our new Ripley Office is under construction! Contractors are working diligently to complete the major remodel of our new branch office. Stay tuned for more updates.....



Plan to attend your H.P.C. Credit Union's 70th Annual Meeting on March 9th, 2019. Come and help us celebrate 70 years of accomplishments. Tickets are \$7 per person and includes Dinner, Drinks and Dancing. We have a special evening planned – get your tickets early, seating will be limited.

Happy Holidays! It's such a potent time of year, a time of endings and beginnings as we close one year and begin a fresh new year. Many of us are thinking about New Year's resolutions and taking stock at this time. Nearly one-third of Americans plan to make a money resolution for 2019, according to a Fidelity Investments survey, with 48 percent of them planning to save more, 29 percent aiming to pay down debt and 15 percent aspiring to spend less. If you are one of 1/3 of Americans, see your H.P.C. Credit Union for money saving consolidation loans and savings products to help you meet that 2019 resolution. Stop in and see one of our friendly loan advisors or loan counselors to help you meet your goal!

Thank you so much for being a valued member of H.P.C. Credit Union. We are grateful for you and wish you a Happy, Healthy and Prosperous New Year!

Cindy M. Krentz, Manager/CEO

H.P.C. Credit Union will be closed Presidents' Day



**Monday, February 18, 2019**

for the annual staff training day.

*Please anticipate your needs accordingly.*

**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)**

# Thank You!

## A Special "Thank You" To Our Members

As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union. As we reflect on 2018 at H.P.C. Credit Union, we want to send a special "thank-you" to our members for their support and loyalty.

At H.P.C. Credit Union we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea of a democratic, not-for-profit financial cooperative.

We hope you accept our heartfelt gratitude, and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.



Help us welcome three new staff members!  
Joseph Schell, Amy Czajka, and Magan Cook!

## Beware of Quick Cash Predators

The signs are tempting - "Fast Cash!" "No Paperwork" "Payday Advance" - but like many temptations, you may soon regret that you've succumbed. That's because you'll pay a high price for the convenience of "fast cash." Check-cashers and payday lenders typically charge high fees for the chance to put cash in your pocket. According to the Center for Responsible Lending, on average, payday loans can carry an interest rate of 391% APR (annual percentage rate) and often the product is designed to force borrowers into repeat loans. If you find yourself in a financial bind, stop by the credit union and we will do our best to help you. A cash advance on a credit card or a Signature Loan may be what you need to get over a financial hump. Equally important, we'll show you how to start putting money aside for the future. Even small amounts can add up, and can give you the financial cushion you need.

### QUARTERLY MEMBERSHIP APPRECIATION DRAWING

FIRST PRIZE \$200

SECOND PRIZE \$100

THIRD PRIZE \$50

## Win Some Cool Cash!

Member Name:

Phone Number:

Address:

**DRAWING TO BE HELD FRIDAY, FEBRUARY 1, 2019**

## Rates

All rates effective 12/31/18, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.20	6 Month CD	0.60
Special Shares	0.20	12 Month CD	0.80
Business Shares	0.20	18 Month CD	1.10
Vacation Shares	0.20	24 Month CD	1.30
Christmas Club	0.20		
Preferred Shares (tiered based on amount)	0.20 to 0.35	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.10	6 Month CD	0.60
Roth IRA Shares	1.10	12 Month CD	0.80
Coverdell ESA Shares	1.10	18 Month CD	1.10
Health Savings Account	1.30	24 Month CD	1.30

## Loans

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.95	7 Year Fixed Rate Mortgage	3.50
Used Vehicle Loan	3.00	10 Year Fixed Rate Mortgage	3.75
New Rec Vehicle Loan	3.00	15 Year Fixed Rate Mortgage	4.00
Used Rec Vehicle Loan	3.25	20 Year Fixed Rate Mortgage	4.50
Share Secured Loan	2.00	Adjustable Rate Mortgage 5/5	4.00
Member Special	1.99	Adjustable Rate Mortgage 7/5	4.50
Student Loan	3.75	10 Year Home Equity Loan	5.00
Revolving Line of Credit	9.00	30 Year Mortgages – Call for a rate!	

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



Did you know that being an H.P.C. Credit Union member makes you eligible to file your taxes for free by using

[www.turbotax.intuit.com](http://www.turbotax.intuit.com)

This is a secure website, with real CPA's to review your claim, ensuring you get the biggest refund possible! Text or email updates on when your direct deposit will hit your account!

## Are You Tired Of Receiving Paper Statements?

Simplify your life and cut the clutter with "free" e-Statements from your credit union.

- Free, faster, and secure
- An email notification will be sent when your monthly statements become available
- Immediate online access to review, download and, if you wish, print your statements
- Access current and past e-Statements
- By removing the paper trail, you reduce the chance of mail fraud or identify theft
- You gain more flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless.