



1st Quarter

Spring 2016

TO HELP PROTECT YOUR VISA® CREDIT CARD, BEGINNING IN APRIL, ALL NEW AND RE-ISSUED CARDS WILL BE EMV CHIP ENABLED CARDS.

Your new Visa credit card will feature an embedded micro-processor chip that helps combat fraud and increase security. This chip is referred to as an EMV chip which stands for the chip's original developers (Europay, MasterCard® and Visa®).

Using your EMV card is simple. Towards the bottom of the credit card machine, there will be a slot to insert your card. You will insert your card so that it is face up and the EMV chip is being put into the machine. The machine may ask you to verify the amount, enter your pin or for your signature. Follow these prompts. Once the transaction is completed, the machine will ask you to remove your card. Do not remove your card before the transaction is complete or it may be denied. This process is referred to as "dipping" your credit card. A diagram below shows how to use your new EMV card.

Please note that not all merchants have the equipment nor the software to process EMV cards. Some merchants will have a place to "dip" your card but will not have the software enabled in their systems. At these locations, you will still be able to swipe your card as you have in the past. We encourage you to "dip" your EMV card at all merchants who have the equipment and software available. This will increase the security of your personal information and decrease the chances of fraud.



Important Notices:

- For members with mortgages—please have your paid Summer and Winter tax copies for 2015 in by May 31, 2016. For those accounts that have not provided copies, a copy will be ordered and a \$20.00 fee will be charged to your account.
- For members that made 2015 IRA contributions—you will receive your 5498 IRA Contribution Information form in May.

A Message from your Manager

THE 67th ANNUAL MEMBERSHIP MEETING was held Saturday, March 12th, 2016 at the KofC Hall in Alpena. 190 guests enjoyed a delicious meal prepared by Country Apple Catering and the beautiful live music provided by Dharma Music. Congratulations to incumbents, Robert Ilsley, James Hubert and Mike Adams for their re-election to the Board of Directors for another three year term of office. Thank You gentlemen for your dedication and commitment to H.P.C. Credit Union.

CONGRATULATIONS TO OUR GRADUATING SENIORS! Now is the time to prepare your account. 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. Another option is an H.P.C. Credit Union Prepaid Debit Card. Mom and dad can load a designated amount on their student's card and help them with expenses throughout their college stay.

FOR OUR COLLEGE STUDENTS – don't forget to check out your H.P.C. Credit Union for a low rate Student Loan. At 3.5% up to \$10,000 for tuition and books, is sometimes just the boost you need. Check with one of our loan officers for more details.

IF YOU HAVEN'T TRIED ONLINE BILL PAY – you are missing out on a very important time and money saving product offered for FREE here at your H.P.C. Credit Union. Watch the easy to understand demo that walks you through paying your bills on-line, and even setting up recurring payments. Never buy a postage stamp to pay a bill again! Check out online bill pay – you'll save time and money.

NOTICE TO ALL OUR YOUTH MEMBERS – we are in the early planning stages for our 2016 Youth Day. Back by popular demand, we will be having a Halloween theme this year. So SAVE THE DATE of October 22nd, 2016 and plan to attend!

IF YOU HAVE HAD ANY LIFE CHANGING EVENTS in your life such as marriage, divorce, or have had a death in the family, you may want to consider updating the beneficiary(ies) listed on your IRA or any other account with the credit union. If you have any questions, please contact a Member Service Representative or an IRA Specialist at the credit union.

Happy Spring!

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

Loan Specials:

- Member Appreciation Loans now available for up to \$10,000.00 with a maximum of 60 months repayment*.
- 20 Year Starter Mortgage—starting over or just starting out—down payment of 5% and a low APR of 4.5% could get you into your new home*!
- Purchase or Refinance a new or used vehicle with your HPC Credit Union and receive a Visa Gift card worth up to \$50*.

Restrictions do apply, contact a loan officer for more information

SPRING CLEANING

It's time for Spring Cleaning—and that should include an annual check of your credit report. Visit <https://www.annualcreditreport.com>, the only official site to provide them as explicitly directed by Federal law. Be sure to check each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion) for errors. This is also a good way to discover identity theft, check your credit today!



LOVE MY
CREDIT UNION
REWARDS

Members have saved over \$1 billion with Love My Credit Union Rewards discounts!

♥ Sprint

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions

♥ ADT, DIRECTV, Allied

- Receive startup equipment a smoke communicator and a \$100 Visa gift card with new ADT service
- Save up to \$200 on new DIRECTV service
- Get 60% of or more on your out moves with Allied

♥ TurboTax

- Save up to \$15 on TurboTax federal tax products

♥ CU Road Pal

- Get the safety and security of roadside assistance and more, for less than \$1 per week* with CU Road Pal

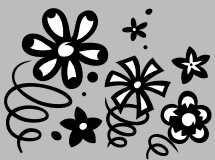
♥ Love to Shop

- Earn cash back at over 1,500 online retailers

Start saving today at
LoveMyCreditUnion.org.

*Based on individual roadside assistance plan

QUARTERLY MEMBERSHIP APPRECIATION DRAWING



Spring
into Cash

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, APRIL 29, 2016



CREDIT UNION HOURS

Main Office – 1234 W. Chisholm St.

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.

Branch Office – 150 S. Ripley Blvd.

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

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

Saturday Both Locations: Drive Thru OPEN

9:00 a.m. - Noon

Rates

All rates effective 3/28/16, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.65
Special Shares	0.10	18 Month CD	\$500.00 min.	0.55
Business Shares	0.10	12 Month CD	\$500.00 min.	0.35
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.25
Christmas Club	0.10	Youth Certificates		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.65
Traditional IRA Shares	1.10	18 Month CD	\$100.00 min.	0.55
Roth IRA Shares	1.10	12 Month CD	\$100.00 min.	0.35
Coverdell ESA Shares	1.10	16 Month CD	\$100.00 min	0.25
Health Savings Account	1.10			

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	3.75
New Rec Vehicle Loan-as low as	3.45	15 Year Fixed Rate Mortgage	3.25
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage-as low as	3.00
Used Rec Vehicle Loan-as low as	4.45	Home Equity 15 yr. Closed End-as low as	5.50
Used RV over \$25,000-5/15 Balloon	4.95	Home Equity 10 yr. Closed End-as low as	2.95
New/Used RV over \$20,000-10yr. Fixed	4.95	Home Equity 5 yr. Closed End-as low as	4.50
Revolving Loan up to \$5,000 for 60 mo.	9.00	Home Equity Line Of Credit-Call for current rate	
Student Loans up to \$10,000	3.50	Adjustable Rate Mortgage 5/5---4.125	
Share Secured Loan-as low as	2.00	Adjustable Rate Mortgage 7/5---4.375	
Member Appreciation Loans now available up to \$10,000.00**			
20 Year Starter Mortgage--down payment of 5% and low rate of 4.50% APR**			

Restrictions do apply, contact a loan officer for more information

2015 IRA CONTRIBUTION REMINDER



You have until **Monday, April 18** to make your 2015 IRA contributions. Even if you haven't opened an IRA account yet, you can still do so and still be eligible to contribute for 2015. For additional

information from the IRS, visit <https://www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs>.

Health Savings Accounts (HSA's) Are Now Available

Be prepared for life's ups and downs with a health savings account from your HPC Credit Union. Earn a great rate of 1.10% APY and your contributions may be tax deductible while saving for your deductible or co-pays. Be sure to contact your health plan administrator to see if your plan falls into the high deductible category. If so, contact the credit union to open a health savings account today.

the LAST Word *Never stop doing little things for others. Sometimes those little things occupy the biggest part of their hearts.*