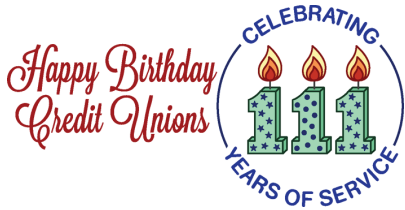




2nd Quarter

Spring 2020

Happy Birthday to America's Credit Unions



America's Credit Unions are turning 111 this year. As they were over a century ago for the

very first member-owners, today's credit unions have become a financial sanctuary as not-for-profit institutions with a focus on "People Helping People" and working to improve individual lives as well as communities. America's credit unions are dedicated to offering better rates, lower fees, and quality financial literacy that is vital in today's society.

The credit union movement in America has grown and evolved throughout the years but has stayed true to the age-old purpose and credit union philosophy. Credit unions remain a safe place to save, an affordable place to borrow, and a pillar of exceptional service in the community.

With that, we wish a very "Happy Birthday" to America's Credit Unions and a thank you to our members for your loyal support!



Holiday Hours

Friday April 10th closing at 1:00pm
Saturday April 11th: CLOSED
Saturday May 23rd: CLOSED
Monday May 25th: CLOSED
Saturday July 4th: CLOSED

**Please anticipate your needs.
Apply for an ATM/Debit Card Today!**

A Message from your Manager

It is our hope that this newsletter finds our members safe and healthy.

Due to the recent CoronaVirus (COVID-19) pandemic many if not all of us are doing things differently. Please be assured that your money is available and safe.

H.P.C. Credit Union is closely monitoring the situation and to serve our members while keeping their safety and wellness in mind as well as our employees, we have:

- Cancelled the 71st Annual Meeting scheduled for April 4, 2020. We will advise you as soon as it has been rescheduled.
- Closed our lobbies. Lobby visits are available by appointment. Even if you are healthy, limit your exposure by using our electronic access methods listed below if possible.
- Our drive-thru lanes now offer extended services.
- As always you can access your account electronically via Online/ Mobile banking or Telephone Banking where you can check your balance, transfer funds, pay bills, and more.
Telephone Banking 1-800-860-5704 ---
Credit Union Access Code—138

For those who may be financially affected:

- We are offering no fee Skip-A-Pay to any of our members who have a qualifying consumer loan. Simply log on to **ITSME247** to take advantage or contact us to start your Skip-A-Pay today.
- We have a low rate short term emergency loan.
- Business members can contact our Business Lending Department to learn how they can Skip-A-Pay or get financial assistance during this time.

Contact us for an individualized solution tailored to your specific situation if one of the above options does not fit your needs.

Also, please be aware that fraud has increased substantially during this time. Never give out personal information. If we contact you, we will not ask you for your personal information.

We are committed to serving you, our members, during these difficult times and hope that you remain safe and healthy.

Spring Greetings!

Jodi Ritthaler, CEO

Keep on top of your Credit Report

Visit: www.annualcreditreport.com

With data breaches becoming more common than not, it's wise to regularly check your credit report to make sure it accurately reflects your activity. By law, you can get a copy of your report from each of the three major credit reporting bureaus, Equifax, Experian, and Transunion, every 12 months. Go to annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity. You can get reports from all three agencies at once, but a better way to keep up-to-date is to order a report from one bureau at a time every four months. For example, get a report from Equifax in June, one from Experian in October, and then one from Transunion in February. By putting your reports in a rotation, you can get a more accurate view of what's in your report. Note that creditors may provide data to only one agency, so the reports may not contain all of your credit information. That's why it's important to get all three reports each year to get a complete picture.

Wake Up Your DORMANT ACCOUNTS

It's nice to find some cash tucked into the pocket of your spring jacket or squirreled away in an old wallet. But don't forget about accounts you have at the credit union or other financial institutions. If you're not using the account, after a certain time period, you may be charged inactive fees. Eventually, if you don't respond to attempts to find you and there are funds remaining, the money will be turned over to the state treasury, a process known as escheatment. If you think you might have unclaimed funds, visit missingmoney.com to start your search-and-claim process. The site is endorsed by the National Association of Unclaimed Property Administrators and the search process is free.

You can avoid losing track of your money by keeping your account active - depositing and withdrawing funds or setting up an automatic transfer or scheduled payment. Also, make sure your contact information is up-to-date.

On The Move? Keep Us Posted

While you may be leaving the old neighborhood behind, you can take your credit union membership along with you. Stay in touch with us online or by phone. Just be sure to put the credit union on your change-of-address checklist so that we have accurate information when we need to contact you, for example, mailing you your 1099-INT or 1098 forms for your taxes.

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 30, 2020

CREDIT UNION HOURS

Main Office – 1234 W. Chisholm St.

Drive-Thru: Monday thru Friday opens at **8:30 a.m.** - 5:30 p.m.

Branch Office – 300 S. Ripley Blvd.

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 04/01/2020, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.15	6 Month CD	0.60
Special Shares	0.15	12 Month CD	0.75
Business Shares	0.15	18 Month CD	0.80
Vacation Shares	0.15	24 Month CD	1.00
Christmas Club	0.15		
Preferred Shares (tiered based on amount)	0.55 to 0.65	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.46	6 Month CD	0.60
Roth IRA Shares	1.46	12 Month CD	0.75
Coverdell IRA Shares	1.46	18 Month CD	0.80
Health Savings Account	2.17	24 Month CD	1.00

Loans



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	10 Year Fixed Rate Mortgage	3.250
Used Vehicle Loan	3.000	15 Year Fixed Rate Mortgage	3.500
New Rec Vehicle Loan	3.000	20 Year Fixed Rate Mortgage	3.750
Used Rec Vehicle Loan	3.250	Adjustable Rate Mortgage 5/5	2.750
Share Secured Loan	2.000	Adjustable Rate Mortgage 7/5	3.250
Member Special	3.500	10 Year Home Equity Loan	5.000
Student Loan	3.750	30 Year Fixed Mortgages Available Call for current rate!	
Revolving Line of Credit	9.000		

Restrictions do apply, contact a loan officer for more information



Don't forget your 2019 IRA Deadline

There is still time to open or contribute to an H.P.C. Credit Union Individual Retirement Account (IRA) for last year's tax benefit. The IRS allows you to contribute to the previous year (2019) up until the normal federal tax deadline of April 15, 2020. H.P.C. Credit Union offers both ROTH and Traditional IRAs. Contact our membership department for more information.