

2nd Quarter



Summer 2013

## Save and Drive.

Invest in America's Credit Union Member Discount from GM helps members save hundreds or even thousands of dollars on a new Chevy, Buick or GMC in three great ways:

1. Get preferred pricing on most new Chevy, Buick or GMC vehicles
  2. Stack dealer incentives on top of the Credit Union Member Discount from GM
  3. Save big with low vehicle loan rates from your credit union
- GM preferred pricing is only a few clicks away. Just obtain your discount authorization number on our GM microsite and then contact your credit union to secure a low-rate vehicle loan.

It's that quick and easy! Get your authorization number and start saving at: [www.LoveMyCreditUnion.org/GM](http://www.LoveMyCreditUnion.org/GM)



## GO RVing THIS SUMMER!

If you like the idea of having your own hotel on wheels, then a recreational vehicle may be your travel vehicle of choice. In fact, some 1.3 million Americans are full-time "RVers," according to MSN Money.



HPC has Great RV Loan Rates

As low As 3.45%APR

To find out if the RV lifestyle is for you - whether for vacations, weekend getaways or eventually full-time - do your homework online and in books. Talk to other owners about what they like the most - and the least - about the experience. Attend RV shows and visit dealers. Sit behind the wheel, in the passenger's seat, and the living area. Visualize what it would be like going about everyday activities. Then test drive the experience by renting an RV or taking a trip in a friend's rig. If all systems are go, then check out our great rates and special terms on large RV's. With an RV loan from HPC Credit Union, you'll be exploring highways and by-ways before you know it. Talk to a loan officer at either location today!!

Student Loans  
3.50%APR

## A MESSAGE FROM YOUR MANAGER

**CONGRATULATIONS TO OUR GRADUATING SENIORS!** Now is the time to prepare your account for this fall. 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 HPC Account and you can access it the same day through an ATM machine wherever you attend college. Stop in and see one of our friendly member service representatives for more information.

**ALSO FOR OUR STUDENTS HEADING TO COLLEGE** – 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!

**HAVE YOU BEEN ON OUR WEBSITE YET?** You need to enroll in SAVEUP, a great way to have fun and learn about saving money! It's easy to enroll and you can enter to win lots of great prizes. Enter to win a trip to Hawaii, Home Theatre System, cash prizes and much, much more. Have fun and save.....it doesn't get any better!

**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 again! Check out online bill pay – you'll never go back to writing checks for your bills again!

**SUMMER 2013 CONCERTS IN THE PARK** – plan on attending one of the many concerts in the park this summer. The Credit Unions of Alpena along with many other local sponsors are providing this opportunity for our Community to enjoy the talents of the following bands:

June 8th – Julianne Ankley and the Rogues

June 15th – Shades of Blue Original 60's Band.  
(oldies from the 60's and 70's)

June 29th – LongReef Band from Australia

July 4th – Hells Bells – the ultimate AC/DC Tribute Band

July 13th – Persuasion Band – Detroit's Hottest Band

August 3rd – Fabulous Oldies but Goodies Band  
(oldies from the 50's, 60's and 70's)

August 17th – Whispers of the North –  
Gordon Lightfoot Tribute

August 24th – Lady Luck – Tribute to the women of rock & roll

Bring your lawn chairs and come enjoy this Community event!

H.P.C. Credit Union occupied the Credit Union space on June 8th. CONGRATULATIONS goes out to member Thomas Hillman for winning the \$50 VISA Gift Card he registered for at the H.P.C. Credit Union table!

**Save the Date!! HPC Credit Union's Annual Youth Appreciation Day will be held on Saturday, October 26, 2013 at the Alpena Mall.**

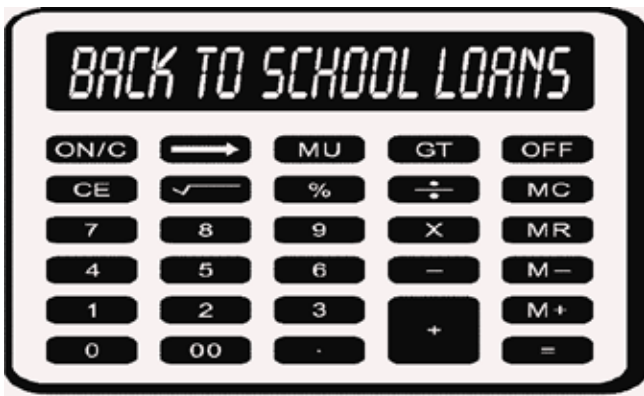
*Enjoy the beautiful Summer Season!*

Cindy M. Krentz, Manager/CEO

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**Branch: 150 S. Ripley Blvd. • Alpena, MI 49707 • Toll Free # 1-888-554-5944**

**Visit us at [www.hpccu.com](http://www.hpccu.com)**



**Available at HPC Credit Union  
As Low as 1.99%APR**

Shopping for back to school is second only to the holidays. According to the U.S. Census Bureau, some \$7.7 billion was spent at family clothing stores in August 2011 (the latest data available), with only November and December notching higher figures. Sales at bookstores totaled \$2.4 billion, making August the strongest sales month of the year. It's no wonder that sending your scholar back to the classroom is pinching your pocketbook. A Back to School Loan can help relieve the pain. With a loan, you can pay cash for your clothing and school supply purchases making it easier to stick to your budget. Paying cash also enables you to use the back to school shopping experience to teach your kids about money. For example, you can give your kids a back to school allowance for certain purchases that they can decide on their own. Show them how to comparison shop to get the most for their money. A back to school loan just makes "cents"!

**IMPORTANT NOTICE REGARDING  
YOUR PERSONAL INFORMATION**

Please remember that HPC Credit Union will not call or e-mail you to say that your account is on hold, frozen, inactive, or requires updates. In addition, we will never ask for personal information (social security number, date of birth, etc.) over the phone, by way of text, or by e-mail. Remember we already have this information on file. If you receive a phone call or message asking for this type of information, **DO NOT RESPOND**. Instead, contact us at (989) 354-4698 or [info@hpcu.com](mailto:info@hpcu.com). Protect your identity at all times!!

**QUARTERLY MEMBERSHIP APPRECIATION DRAWING**

**Splash into  
SUMMER CASH**

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

Member Name:

Phone Number:

Address:

**DRAWING WILL BE HELD FRIDAY, JULY 26, 2013**

**Rates**

All rates effective 06/14/13, 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
Construction Shares	0.10	6 Month CD	\$500.00 min. 0.35
Vacation Shares	0.10	<b>Youth Certificates</b>	
Christmas Club	0.10	24 Month CD	\$100.00 min. 0.70
Tax Escrow Shares	0.10	18 Month CD	\$100.00 min. 0.60
Traditional IRA Shares	1.21	12 Month CD	\$100.00 min. 0.50
Roth IRA Shares	1.21	6 Month CD	\$100.00 min 0.35
Coverdell ESA Shares	1.21		

**Loans**

	APR		APR
New Vehicle Loan-as low as	2.50	Now Offering 30 Year Fixed Mortgages—Call for current rate	
Used Vehicle Loan-as low as	2.95		
New Rec Vehicle Loan	3.45	20 Year Fixed Mortgage	4.99
Used Rec Vehicle Loan	4.45	15 Year fixed Mortgage	3.99
Share Secured Loan as low as	2.00	5 Year Balloon Mortgage	4.25
Signature Loan	9.00	Home Equity Open End-as low as	4.00
Partially Secured Installment Loan	7.50	Home Equity 5 yr. Closed End-as low as	5.75
Member Appreciation Loan-as low as	1.99	Home Equity 10 yr. Closed End-as low as	6.25
Student Loans	3.50	Home Equity 15 yr. Closed End-as low as	6.75

**Click, Don't Lick**

Even during these lazy days of summer, you can't take a vacation from your bills. But you can make paying bills a much simpler chore when you sign up for Online Bill Pay. It's easy to get started, sign into your account through It's Me 247.com and click on the Pay My Bills tab. Once you have entered information about when and where to send your payments, you can pay your bills with just a few clicks on your home computer or smart phone. Just think: No more tracking down your checkbook and a pen. No hunting around for the envelopes and stamps. No more last minute trips to the post office. Online Bill Pay is one of life's greatest conveniences, so what are you waiting for? You'll save both time and money. For more information or help in getting started, see the demo on our webpage [www.hpcu.com](http://www.hpcu.com) or stop by HPC Credit Union. You'll be glad you did.



**Sprint  Talk about Savings.**

Say hello to the Sprint Credit Union Member Discount.

You'll get:

- 10% off\* select regularly priced Sprint service plans
- 15% off\* select regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Go to [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) or Call 877.SAVE.4.CU. (877.728.3428) or Visit your local Sprint retail location. Tell them you're a Credit Union Member to get this exclusive discount.

Ask to be attached to the NACUC\_ZZM Corporate ID.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint).



Having a dream that you don't pursue is like buying an ice cream cone and watching it melt all over your hand.