



Winter Newsletter 2021

4th QUARTER



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 IRAs forms will be mailed to members that withdrew funds from their IRA in 2020.

INVEST in your — RETIREMENT

Visit us to open your IRA today

It's never too early to start saving for your retirement, even if you can only tuck away a small amount at a time. Open an Individual Retirement Account at the credit union and set up payroll deduction or an automatic transfer to regularly add money. Both Traditional and Roth IRAs are a great way to save for retirement.

e-Statements

Free and Convenient - Secure and Fast

Receiving your account statement electronically is easy and secure. Each month, we'll send you an email alerting you that your account statement is available online. Then you can simply log on to the credit union's website and view or download your statement, plus previous statements are also available. Your statement is just a few clicks away. Sign up for e-Statements today!

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.



Daylight Saving Time

Begins Sunday, March 14, 2021

CEO Message

There is no doubt that 2020 will be a year we will all remember. It brought significant change to our industry and how we serve our members. Our lending department can process your loan request remotely without a visit to the credit union. Our drive-throughs remain open with extended services and our App with Mobile Deposit is available for download. Add to that our e-Statement option and you have everything you need when you need it.

While we do not know what 2021 will bring, it is our hope that our members are safe and healthy.

Blessings to you and your family.
Jodi Ritthaler, CEO

Annual Meeting Notice 2021

We continue to fight the spread of COVID-19 and must consider this as we plan for our Annual Meeting. We would love to celebrate our 72nd Annual Meeting with you, but for the safety and wellbeing of our membership and staff, we will likely be having an online meeting. Additional meeting information will be available soon.

The meeting is scheduled for Saturday, April 10, 2021 and will consist of a review of the minutes from last year, review of our performance and reports for 2020, and we will complete the elections for the Board of Directors. There are two board seats to be filled this year and will be for a three (3) year term. The Nominating Committee placed the two incumbents, Ed Rich and Mark Lee, on the ballot for re-election.

If you are interested in running for a volunteer director position and would like to be placed on the ballot, please contact Jodi Ritthaler at:

H.P.C. Credit Union
1234 W. Chisholm St.
Alpena, MI 49707
(989) 354-4698

Or email: info@hpccu.com

H.P.C. Credit Union will be closed
President's Day,
Monday February 15th, 2021



300 S. Ripley Blvd.
Alpena, MI 49707
(989) 354-4698

1234 W. Chisholm St.
Alpena, MI 49707
(989) 354-4698
- www.hpccu.com -

2498 I-75 Business Loop
West Branch, MI 48661
(989) 343-5045

Giving Tuesday was December 1, 2020

H.P.C. Credit Union wanted to show our support by donating to these great organizations that do so much to help those in need.



#GIVINGTUESDAY™

- Alpena County Animal Shelter
- The Baby Pantry
- Boys and Girls Club of Alpena
- Lydia's Gate – Homeless Shelter
- Ogemaw County Humane Society
- Vietnam Veterans of America Chapter 583

HPC Credit Union App Take your Credit Union with you!

We are pleased to inform our membership that the H.P.C. Credit Union Mobile Application is now available in the Apple or Play store. Enjoy the same great access as our home banking but with more. Our new App has easy login options and built-in card control for all of your credit union cards including ATM, Debit, and Visa.

And introducing MOBILE DEPOSIT. It's easy as click, snap, deposit. Simply Click the Mobile Deposit link, Snap a picture of your check, and Deposit it to your account.

Find our App in the Apple  and Play  store today.



Holiday Loan

Santa came and went, the gifts are all open, and the guests are all gone, but the holiday expense may still be lingering. Start the new year out easier with an H.P.C. Credit Union Holiday Loan at 1.99% APR for up to 12 months. Available until January 31, 2021.



HPC CREDIT UNION

1234 W. Chisholm St., Alpena
300 S. Ripley Blvd., Alpena
2498 I-75 Business Loop, West Branch

Rates

All rates effective 1/1/2021, rates subject to change without notice

| Shares | APY | Certificates (\$500.00 minimum) | APY |
|--|-----------------|--|------|
| Primary Shares | 0.10 | 6 Month CD | 0.15 |
| Special Shares | 0.10 | 12 Month CD | 0.25 |
| Business Shares | 0.10 | 18 Month CD | 0.30 |
| Vacation Shares | 0.10 | 24 Month CD | 0.40 |
| Christmas Club | 0.10 | | |
| Preferred Shares (tiered based on amount) | 0.15 to 0.25 | Youth Certificates (\$100.00 minimum) | APY |
| Traditional IRA Shares | 1.35 | 6 Month CD | 0.15 |
| Roth IRA Shares | 1.35 | 12 Month CD | 0.25 |
| Coverdell IRA Shares | 1.35 | 18 Month CD | 0.30 |
| Health Savings Account | 1.75 | 24 Month CD | 0.40 |

Loans

| Loans (as low as) | APR | Loans (as low as) | APR |
|--------------------------|-------|---|-------|
| New Vehicle Loan | 2.950 | 10 Year Fixed Rate Mortgage | 3.000 |
| Used Vehicle Loan | 3.000 | 15 Year Fixed Rate Mortgage | 3.250 |
| New Rec Vehicle Loan | 3.000 | 20 Year Fixed Rate Mortgage | 3.500 |
| Used Rec Vehicle Loan | 3.250 | Adjustable Rate Mortgage 5/5 | 2.750 |
| Share Secured Loan | 2.000 | Adjustable Rate Mortgage 7/5 | 2.750 |
| 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

Happy New Year!



QUARTERLY MEMBERSHIP

APPRECIATION DRAWING

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, JANUARY 29, 2021