

QUARTERLY NEWSLETTER

QUARTER 1



DID YOU SEE OUR CHRISTMAS LOAN SPECIAL?

There's still time left! HPC Credit Union's Christmas Loan is back! Get up to \$5,000 unsecured for 12 months at a low 1.99% Annual Percentage Rate. This promotion is available **November 1, 2022 – January 31, 2023**. Visit www.hpccu.com for more details. HPC is federally insured thru the NCUA.



MESSAGE FROM THE MANAGER

As you prepare for the upcoming holidays, please take time to enjoy the people around you and to be thankful for the many blessings we each enjoy. Be kind to one another and share your many talents to help those around you.

On behalf of myself, the Board, and staff here at HPC Credit Union, we wish you a very Merry Christmas and we wish you joy, health, peace, and happiness in 2023.

Thank you for being a credit union member. It has been our pleasure to serve you this past year. May God bless you and your family.

Dennis J. Werner, Manager

SCORECARD

GREAT MERCHANDISE
TRAVEL AWARDS
FUEL DISCOUNTS
& SO MUCH MORE

Did you know that you can earn points with every purchase using your HPC Credit Union Visa Credit Card?

Use your points towards travel rewards, merchandise, discounts and more!

Visit www.scorecardrewards.com for more information!

DAYLIGHT SAVINGS
MARCH 12, 2023



*Happy New
Year!*

Newsletter Update

Beginning quarter 2, we will be publishing our newsletter on our website www.hpccu.com and on our social media page only! If you would like a printed copy, we would be happy to print one for you when you stop by!

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

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

2498 I-75 Business Loop
West Branch, MI 48661
(989) 354-4698

308 Morenci Ave.
Mio, MI 48647
(989) 354-4698

www.hpccu.com

12 Days of Giving with HPC Credit Union



During the month of December, HPC Credit Union completed our annual 12 Days of Giving where we give back to 12 amazing local non-profits in the Alpena, Mio and West Branch area! We would like to give a big thank you to all the local non-profits that do amazing things within our community!

Lydia's Gate Homeless Shelter, Rea Family Animal Shelter, Claws and Paws Rescue, Northern MI Children's Assessment Center, Alpena Operations Holidays Vietnam Veterans Chapter 583, Habitat for Humanity, St. Vincent De Paul, Ogemaw Toys for Tots, Friends Together, Alpena County Animal Control Shelter, Hope Shores Alliance, Friendship Room.

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

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

2498 I-75 Business Loop
West Branch, MI 48661
(989) 354-4698

308 Morenci Ave.
Mio, MI 48647
(989) 354-4698

www.hpccu.com

HPC CREDIT UNION

1234 W. Chisholm St., Alpena
300 S. Ripley Blvd., Alpena
2498 I-75 Business Loop, West Branch
308 N. Morenci Ave., Mio

Share Rates



All rates effective 12/20/2022, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.10	6 Month CD	1.00
Special Shares	0.10	12 Month CD	1.50
Business Shares	0.10	18 Month CD	2.02
Vacation Shares	0.10	24 Month CD	2.52
Christmas Club	0.10		
Preferred Shares (tiered based on amount)	0.15 to 0.25	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.21	6 Month CD	1.00
Roth IRA Shares	1.21	12 Month CD	1.50
Coverdell IRA Shares	1.21	18 Month CD	2.02
Health Savings Account	1.21	24 Month CD	2.52

Loan Rates



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	3.500	10 Year Fixed Rate Mortgage	5.750
Used Vehicle Loan	3.750	15 Year Fixed Rate Mortgage	6.000
New Rec Vehicle Loan	4.000	20 Year Fixed Rate Mortgage	7.500
Used Rec Vehicle Loan	4.250	Adjustable Rate Mortgage 5/5	5.000
Share Secured Loan	2.500	Adjustable Rate Mortgage 7/5	5.500
Member Special	3.500	10 Year Fixed Home Equity Loan	6.750
Student Loan	3.750		
Revolving Line of Credit	9.000		

Restrictions may apply, contact a loan officer for more information

For the latest updated rates, please visit our
website www.hpccu.com

