

QUARTERLY NEWSLETTER

JUNE 2025
QUARTER 3

MEMBER NOTIFICATIONS



Regulation CC/Funds Availability Change Notice

Effective July 1st, 2025, the Funds Availability Notice found in the Membership Agreement and processing of check holds at H.P.C. Credit Union ('Credit Union') has been updated to follow regulatory guidelines. For qualifying check holds, the first \$275 of the deposit will be released on the first business day after the day of deposit. Additionally, if the qualifying check deposit totals \$6,725 or more, the first \$6,725 may be released on the third business day after the date of deposit; and funds in excess of the first \$6,725 will be released on the ninth business day after the date of deposit. More information describing these changes can be found in the Change In Terms Notice to H.P.C. Credit Union Members.

IRA Dividend Payment Notice

Effective July 1st, 2025, dividends earned from Traditional IRA Share, Roth IRA Share, and Coverdell IRA will be compounded monthly and paid monthly instead of quarterly. This change from quarterly to monthly was made to be consistent with Traditional IRA Special Premier Share and Roth IRA Special Premier Share. Information regarding savings products offered by H.P.C. Credit Union can be found in the Membership Agreement and Truth in Savings Disclosure.

QUARTERLY NEWSLETTER

JUNE 2025
QUARTER 3

BUSINESS CHECKING

HPC CREDIT UNION OFFERS BUSINESS CHECKING ACCOUNTS, EARNING YOU A

MINIMUM OF 1.10% INTEREST!

- No minimum balance requirement
- Tiered rate interest
- Free deposit of net pay
- No service charge
- No transfer fee
- Free online banking



**CLICK THE LINK BELOW FOR
MORE INFORMATION!**

BUSINESS CHECKING : HPC CREDIT UNION



MORTGAGE TO FIT YOUR NEEDS!

HPC Credit Union can help you get the home of your dreams or lower your current mortgage payment! Apply online or stop inside and speak with one of our mortgage specialists today!



**CALL US AT (989) 354-4698
OR EMAIL US AT LENDING@HPCCU.COM**

UNDER CONSTRUCTION

Our main office on Chisholm Street of Alpena, is going under construction! We do not have a set date of when this will begin but will keep everyone updated! Please keep in mind that all services **will still be available at the main office** during this time.

We appreciate your patience! If you have any questions, please let us know and we are happy to assist you!



QUARTERLY NEWSLETTER

JUNE 2025
QUARTER 3

HPC CU FOURTH OF JULY PARADE

HPC Credit Union is proud to host the 2025 4th of July Parade! The parade begins at 11:00 a.m. at the Alpena County Fairgrounds on Friday, July 4, 2025.



HOLIDAY CLOSINGS

Friday, July 4: CLOSED

Saturday, July 5: CLOSED

Saturday, August 30: CLOSED

Monday, September 1: CLOSED

OPEN A YOUTH SAVINGS ACCOUNT!

Upon opening the account, the child will receive a punch card.



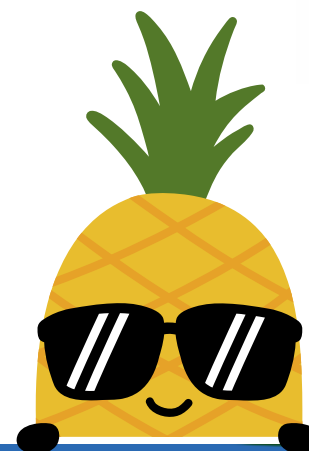
Each time you come in and make a deposit with the child present, they get a punch on their punch card!

Each Punch card has 10 punches.

Once the child has completed the punch card, they can turn it in to pick out a prize and also be entered into the Grand Prize Drawing!



This program is
Available to New and
existing Members!



Save money and earn prizes during HPC Credit Union's Youth Summer Savings Program!