

QUARTERLY NEWSLETTER

APRIL 2025
QUARTER 2

MESSAGE FROM THE MANAGER

The 75th Annual Meeting of H.P.C. Credit Union was held on Friday, March 21, 2025 from 5:00 p.m. to 11:00 p.m. in the East Ball Room of the Aplex Community Center, which is located at 701 Woodward Avenue, Alpena, Michigan.

Number Present: Two Hundred and Eighty-Eight (288)

Board of Directors present: Benson, Ilsley, Lee, Mischley, Malaski, Lamp, and Crittenden.

Committee Members present: Wodja, Werner, and Hansen

Board Members Absent: None.

Committee Members Absent: Majesky

Others in attendance: 278 H.P.C. Credit Union Members and guests

The meeting was called to order by Chairperson Jon Benson at 7:15 p.m.

Acting Secretary Hansen was called on to ascertain that a quorum was present. Hansen advised that a quorum was present and directed the membership to the Annual Meeting Packet which included the minutes of the 74th Annual Meeting, Board of Directors Report, Supervisory Committee Report, Credit Committee Report, and Statement of Financial Condition.

Chairperson Benson called for a motion to approve the Minutes of the 74th Annual Meeting. It was moved and supported that the Minutes of the 74th Annual Meeting be approved as printed. Motion carried.

Chairperson Benson called for a motion to approve the committee reports and statement of financial condition. It was moved and supported to approve the committee reports and statement of financial condition as printed. Motion carried.

Old Business – There was no old business to come before the meeting.

New Business – Acting Secretary Hansen advised that there were three nominees for the three open board seats. The three nominees were incumbents Robert Ilsley, William Mischley, and Mary Crittenden. With no opposition a unanimous ballot was cast and the nominees were elected. Congratulations to Robert Ilsley, William Mischley, and Mary Crittenden.

Message from the President and CEO – Chairperson Benson introduced Dennis Werner, President and CEO who gave a presentation regarding some of the changes that have been made over the past year, and how those changes have positively affected the membership. Werner concluded his remarks with a PowerPoint presentation of a proposed remodeling project for the Main Office that is scheduled to take place over the next twelve months, with a tentative groundbreaking ceremony in July 2025. Werner then turned the meeting back to Chairperson Benson.

Adjournment:

Chairperson Benson called for a motion to adjourn the meeting. It was moved and supported to adjourn the meeting at 7:43 p.m. Motion carried.

H.P.C. Credit Union's mission is to serve and promote members' personal financial success and to continue the Credit Union philosophy of "People helping People."

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MARCH IS READING MONTH AND FINANCIAL LITERACY MONTH CONTEST!

"Date" - **"Date"**, stop and pick up a copy of **Save It!** along with an age-appropriate activity sheet for your child, grandchild, niece, or nephew to complete! We offer activities for ages 3 & 4, 5 & 6, and 7 & 8.

Once the activity is completed, please turn it in to one of our branches with your name and phone number. There will be three random drawings (one at each branch) for a chance to win a brand-new bike and helmet!

The child will have until **"Date"** to turn in the completed activity.



Chance to
win a new
bike and
helmet!



Earn on your Health Savings Account (HSA) at HPC!

Open or move your Health Savings Account to HPC Credit Union today and earn 5.00% Annual Percentage Yield (APY). With an HSA your earnings grow tax-deferred and you are in charge of your HSA assets.

Call us to schedule an appointment and move or open an HSA today! **(989) 354-4698**



HOLIDAY CLOSINGS

Friday, April 18: CLOSING AT 12:30 PM

Monday, May 26: CLOSED

Saturday, April 19: CLOSED

Friday, July 4: CLOSED

Saturday, May 24: CLOSED