

Strive for 5!



Our HPC Credit Union teamed up with Hinks School to award the winner of the Strive for 5 program which encourages students to come to school a consecutive five days and in doing so receive an entry into the drawing. To the winner, Owen Zitlau, we donated a new bike and a gift basket.

Good News!

H.P.C. Credit Union's charter expansion has been officially approved by the State of Michigan. Effective immediately, potential members include those who "live, work, worship, own real estate, or attend school in the counties of Luce, Chippewa, Mackinac, Emmet, Cheboygan, Charlevoix, Presque Isle, Antrim, Otsego, Montmorency, Alpena, Crawford, Oscoda, Alcona, Roscommon, Ogemaw, and Oscoda, Michigan." We look forward to serving our current members and those in the added counties.

2018 Summer and Winter Taxes

For members with mortgages—please have your paid summer and winter tax copies for 2018 in by May 1, 2019. For those accounts that have not provided copies, a copy will be ordered and a \$20.00 fee will be charged to your account. Thank you for your cooperation.

A Message from your Manager

THE 70th ANNUAL MEMBERSHIP MEETING was held Saturday, March 9, 2019 at the KofC Hall in Alpena. What an amazing turnout of members with 308 in attendance! A delicious meal was prepared by Country Apple Catering and music by DJ Darrel Kelly was enjoyed by all. Congratulations to incumbents Jim Hubert, Bob Ilesley and Mike Adams for their re-election to the Board of Directors for another three year term of office. Thank You gentlemen for your commitment and dedication to our Credit Union.

CONGRATULATIONS TO OUR UP & COMING GRADUATING SENIORS! Now is the time to prepare your account. Stop in or apply online 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 H.P.C. Account and you can access those funds the same day through a fee free Co-Op ATM machine where you attend college. Another option is a pre-paid Debit Card with a designated amount on the student's card for their college expenses. With the many options available, stop in or call one of our Member Service Representatives to get you into the product that best suits your needs!

FOR OUR COLLEGE STUDENTS – don't forget to check out your Credit Union for a low rate Student Loan. At 3.75% APR for up to \$10,000 towards tuition and books, a student loan is sometimes just the boost you need. Check with one of our loan officers for more details.

GREAT NEWS FOR TRADITIONAL AND NON TRADITIONAL STUDENTS – H.P.C. Credit Union's 5th Annual \$1,000 Scholarship is available to any of our members who are college bound this fall semester. Please submit an essay on what it means to be an H.P.C. Credit Union member. Applications must be received at the Credit Union by Friday, August 2nd, 2019.

Please e-mail to: info@hpccu.com
 Or mail to: H.P.C. Credit Union
 1234 W Chisholm St
 Alpena, MI 49707

AND NOW JUST A PERSONAL NOTE – it is with mixed emotion that I announce my retirement. It has been an honor and a privilege to be the CEO of your Credit Union. I have been extremely blessed to have worked with so many amazing and extremely talented people that have enriched my life in so many ways. From our incredible Board of Directors and Committee Members to our dedicated employees that have supported my role as CEO, I am very thankful. And for our treasured members who I have built many longstanding friendships with, I have enjoyed watching your families grow from babies to active members with children of their own. It's been an amazing career. From front line teller, to loan department, to CEO. Thank you all for your support throughout my 42 year career with H.P.C. Credit Union. I look forward to being an active member of the best credit union in Alpena!

**With Thanks and Appreciation,
 Cindy M. Krentz, Manager/CEO**

Ahoy there!

If you're dreaming of spending time on the water this summer, now is the time to apply for a Boat Loan from H.P.C. Credit Union. But do your homework first. Check websites such as boatrader.com and boats.com for reviews and other resources. If you're unsure about what boat is a good choice, take the quiz at boats.com to help narrow your choices. Learn from other boat owners by reading and joining online boat owner forums. (Simply search on "boat owner forums.") As with a vehicle purchase, getting a pre-approved loan from the credit union means you can shop like a cash buyer, whether it's a new boat or new to you and whether you're buying from a dealer or a private seller. Sail on over to the credit union for a Boat Loan that's right for you.



2018 IRA Contribution Deadline

You have until Monday, April 16, 2019 to make your 2018 IRA contributions. Even if you haven't opened an IRA account yet, you still have time to open one and be eligible to contribute for 2018. For additional information or questions, stop in or call one of our IRA specialists for more information. You can also visit the IRS website for more information at: www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs.

Holiday Hours

Friday April 19th 9:00am to 1:00pm

Saturday April 20th: CLOSED

Friday May 25th: CLOSED

Monday May 27th: CLOSED

Please anticipate your needs.

Apply for an ATM/Debit Card Today!

Have You Moved? Keep Your CU Updated

Sunny skies and springtime flowers are often synonymous with moving day. If the change of season is ushering in a change of address for you and your family, remember to let us know. It's our job to keep you informed, and your financial information safe and secure, but we must have your current information on file in order to do so. In addition to address changes, let us know about any phone number or email address updates as well.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Spring
Into
Cash

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, APRIL 26, 2019

CREDIT UNION HOURS

Main Office – 1234 W. Chisholm St.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Drive-Thru: Monday thru Friday opens at **8:30 a.m.** - 5:30 p.m.

Branch Office – 300 S. Ripley Blvd.

Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.

Drive-Thru: Monday thru Friday **9:00 a.m.** - 5:30 p.m.

Saturday Both Locations: Drive Thru OPEN 9:00 a.m. - Noon

Rates



All rates effective 04/01/19, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.20	6 Month CD	0.60
Special Shares	0.20	12 Month CD	0.80
Business Shares	0.20	18 Month CD	1.11
Vacation Shares	0.20	24 Month CD	1.31
Christmas Club	0.20		
Preferred Shares (tiered based on amount)	0.55 to 0.65	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.10	6 Month CD	0.60
Roth IRA Shares	1.10	12 Month CD	0.80
Coverdell ESA Shares	1.10	18 Month CD	1.11
Health Savings Account	1.31	24 Month CD	1.31

Loans



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	7 Year Fixed Rate Mortgage	3.750
Used Vehicle Loan	3.000	10 Year Fixed Rate Mortgage	4.000
New Rec Vehicle Loan	3.000	15 Year Fixed Rate Mortgage	4.250
Used Rec Vehicle Loan	3.250	20 Year Fixed Rate Mortgage	4.750
Share Secured Loan	2.000	Adjustable Rate Mortgage 5/5	3.875
Member Special	3.500	Adjustable Rate Mortgage 7/5	4.375
Student Loan	3.750	10 Year Home Equity Loan	5.000
Revolving Line of Credit	9.000	30 Year Fixed Mortgage-Call for current rate	

Restrictions do apply, contact a loan officer for more information

to shop

1 SHOP 2 EARN 3 GET PAID 4 START NOW

\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Sprint
works for me

LOVE MY CREDIT UNION REWARDS

Love to Shop

Love to Shop is fun and easy for H.P.C. Credit Union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

Shop using your credit union credit card and save even more money with the great low rates!

To learn more about Love to Shop or to register for free, visit LoveMyCreditUnion.org.