

# Member Newsletter



3rd Quarter

Fall 2019

## Welcome!

Help us welcome our new staff members Jesse Beaudoin, Carley Villeneuve, Tom Hendricks, Isabel Bell, and Mark Clements. They are the newest additions to the HPC Credit Union Family.

## 2019 Grand Raffle

This year the Grand Prize Winner will pick their prize of either \$20,000 CASH or \$ 20,000 towards the price of a new Ford Mustang or a GMC Sierra 1500. The seller of the winning ticket will receive \$500. There will be a 2nd place prize of \$5,000. New this year! There will now be TEN 3rd place winners each getting \$1,000.

To enter, simply make a \$5 contribution to support H.P.C. Credit Union's political action efforts. Your contribution includes admission to the industry and issues political briefing event on November 18, 2019. Raffle tickets support the Michigan Credit Union Leagues federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C.

The last day to buy tickets is October 25, 2019 and the drawing is November 18, so get yours before they are gone!

## Congratulations!

Congratulations to our \$1,000.00 scholarship winner Grace Balog! She submitted an essay on what it means to be a H.P.C. Credit Union Member!

*Pictured, left Joe Schell, right Grace Balog.*



## A Message from your Manager



Local Service.  
Global Reach.

**INTERNATIONAL CREDIT UNION DAY** – There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and H.P.C. Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

Stop by any of our locations Thursday, October 17th and help us celebrate International Credit Union Day!

**VOLUNTEERS** – As a not-for-profit financial institution, volunteers play an integral role in the credit union. We would like to acknowledge and give our appreciation to the H.P.C. Credit Union Board of Directors and Committees for their dedication and generosity in donating their time for the betterment of the credit union and the communities that we serve.

THANK YOU TO THE H.P.C. CREDIT UNION FAMILY OF VOLUNTEERS

### Board of Directors

Ed Rich, President/Chairperson

Jon Benson, Vice President/Vice Chairperson

Mark Lee, Treasurer

Mike Adams, Secretary

Robert Ilsley, Director

Jim Hubert, Director

James Majesky, Director

### Educational Committee

Mark Straley

Bill Mischley

### Credit

Robert Ilsley, Chairperson

Jodi Ritthaler

Dennis Werner

### Supervisory Committee

Gerald Mills, Chairperson

Robert Meixell

Robert Lakin

Matt Wojda



**VETERANS DAY** – President Woodrow Wilson declared the day a federal holiday in 1919. Veterans Day is a celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good. Be sure to thank all veterans on November 11, 2019.

We appreciate your membership and wish you an enjoyable Fall season.

Jodi Ritthaler, CEO

**Last month's Quarterly Membership Appreciation Drawing Winners:**  
1st: Victor Nerkowski, 2nd: Linda Kapalla, 3rd: Svea Ritthaler

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**Branch: 150 S. Ripley Blvd. • Alpena, MI 49707 • Toll Free # 1-888-554-5944**  
Visit us at [www.hpccu.com](http://www.hpccu.com)

# Financial Fun

K E O V N U Z D T W  
 M O R T G A G E F O  
 J L D B M E F P A E  
 L S T L R L C O R T  
 R D A A E R N S D T  
 D A H V E I C I N I  
 A S T D I D Y T Z V  
 I B I E T N X E M W  
 V T L O A N G W G E  
 K C E H C H H S R I

CHECK CREDIT DEPOSIT      DRAFT LOAN MORTGAGE      RATE SAVINGS

## Every Season, Every Reason: H.P.C. Has A Loan for That

You may think of H.P.C. as the best place to get a loan for new wheels. And you'd be right. But it doesn't stop there. We have loans for every season, and every reason. Thinking of a taking the family on a ski trip or a cruise to the Caribbean this coming winter, and need a vacation loan? Check. Planning to update the kitchen or add a man cave and need home improvement financing? Check. Want to clear up high interest rate credit card bills with a consolidation loan? Check. Snowmobile, personal watercraft, boat, or recreational vehicle on your wish list? Check. Help with holiday expenses? Check. Major toothache necessitating a trip to the dentist? Check. H.P.C. is here to help with all of your financing needs. That's why we're here. Call, click, or stop by.

### H.P.C. Credit Union will be closed on:

Thanksgiving, Thursday, November 28th  
 Christmas Eve, Tuesday, December 24th @ 1:00 p.m.  
 Christmas, Wednesday, December 25th  
 New Year's Eve, Tuesday, December 31st @ 1:00 p.m.  
 New Year's Day, Wednesday, January 1st

### QUARTERLY MEMBERSHIP APPRECIATION DRAWING

Fall into Savings!

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

Member Name: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Address: \_\_\_\_\_

DRAWING TO BE HELD FRIDAY, OCTOBER 25<sup>TH</sup>, 2019

## RATES

All rates effective 06/12/19, 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	1.10
Vacation Shares	0.20	24 Month CD	1.30
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	1.10
Health Savings Account	1.31	24 Month CD	1.30

## LOANS

Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	10 Year Fixed Rate Mortgage	3.500
Used Vehicle Loan	3.000	15 Year Fixed Rate Mortgage	3.750
New Rec Vehicle Loan	3.000	20 Year Fixed Rate Mortgage	4.000
Used Rec Vehicle Loan	3.250	Adjustable Rate Mortgage 5/5	3.125
Share Secured Loan	2.000	Adjustable Rate Mortgage 7/5	3.625
Member Special	3.500	10 Year Home Equity Loan	5.000
Student Loan	3.750		
Revolving Line of Credit	9.000	30 Year Fixed Mortgage-Call for current rate!	

**Fall into a Great Rate with a Special CD 15 Month 1.81% A.P.Y.**

\*\*Restrictions do apply, contact a loan officer for more information\*\*

## Questions? Ask our loan officers if we can help you consolidate or help you refinance your loans!



Love My Credit Union® rewards



## Credit Union Members switch to Sprint

Get **\$200 cash** And **\$100** each year in loyalty rewards

You deposit \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation.

Plus lines 3, 4 and 5 on Unlimited Basic when you switch

**Free**

Register at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards)

**SPRINTworks®**  
 Sales Rep Name or Store Phone/Email

Be sure to mention this Corporate ID code. Individual Members: NCBEN\_ZMB\_ZZZ

Limited time offer. Actk. Fee: Up to \$30/line. Credit approval req. Cash Reward Offer: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line actk. Max 2. Req. actk. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrades, replacements & cash made between Sprint wireless or providers associated with Sprint. Limit one \$100 Corp ID. Spr. int. acct. To actk. discounts. Avail. devices. Cash Reward issued by CU/Statewide Group. Spr. int. acct. must remain active and in good standing for 30 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Sprint Unlimited Basic Plan req. avail. Includes unlimited domestic calling, texting, data & social media. U.S. Only. 5G not included to 5G speeds after activation. Third party content/downloads are addtl charge. Plan not avail. for tablets or MBB devices. Select Int'l svcs are included for phone lines. See [sprint.com/globalcalling](http://sprint.com/globalcalling). Subsidized devices req. an addtl. \$35/mo. charge. Assembly: \$20/mo. (line discount) req. not reflect on bill. Quality of Service (QoS) Customers who use more than 20GB of data during a billing cycle will be deprioritized during times of congestion where the Sprint network is congested. See [sprint.com/networkmanagement](http://sprint.com/networkmanagement) for details. Usage Limitations: 15 minute data expiration for the majority of users. If not used, used or added on the network, Sprint may terminate service if off-network, roaming usage in a month exceeds: (1) 800 min. or a majority of min. or (2) 50MB or a majority of KB. Post-paid use rules apply - see [sprint.com/termsandconditions](http://sprint.com/termsandconditions). Other Terms Offer/loans are not avail. everywhere or for all phone/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Best rates apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.