



*Fall Newsletter
2020*

3rd Quarter

Annual Meeting 2021

Mark your Calendars for H.P.C. Credit Union's Annual Meeting being held April 10, 2021 at the K of C Hall in Alpena, MI.

The director's positions and terms of office to be filled by election at the Annual Meeting in 2021 are as follows:

- Two (2) positions to be held for three (3) years
- Incumbents are Mark Lee and Ed Rich

If you are interested in running for a volunteer director position and would like to be placed on the ballot, please contact Jodi Ritthaler, no later than February 1, 2021, at:

H.P.C. Credit Union
1234 W. Chisholm St.
Alpena, MI 49707
(989) 354-4698

Or email us at info@hpccu.com

Holiday Gift Cards

Make this holiday season safe and easy. Give the gift of cash on a VISA gift card. Shopping online? Use a VISA gift card for all of your online purchases. VISA gift cards can be used anywhere VISA is accepted.



HOLIDAY CLOSINGS

Thanksgiving Day | Thur., Nov. 26th - Closed
Christmas Eve | Thur., Dec 24th - Close 1:00pm
Christmas Day | Fri., Dec. 25th - Closed
New Year's Eve | Thu., Dec 31st - Close 1:00pm
New Year's Day | Fri., Jan. 1st - Closed

**Please anticipate your needs.
Apply for an ATM/Debit Card Today!**

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

A Message from the CEO

Snow Birds - If you are leaving for the Winter, please remember that for the protection of your personal information, items such as account and VISA statements will not be forwarded. They will be returned to the Credit Union. Please contact us and let us know where we can temporarily send your statements.

Volunteers - According to Independent Sector, a trade group for non-profit organizations, there are 63 million volunteers in the U.S. doing their part to hold up the foundation of civil society. From stocking food pantries to tutoring students to raising funds for homeless shelters, volunteers make a difference.



While we say "Thank you" to all 63 million for their service to their communities, we extend special appreciation to our credit union's volunteers. Members of our board of directors and our committees donate their time and talents to represent the interests of all our member-owners and to ensure the continued success of the credit union. Their dedication to service is one of the things that sets your credit union apart from other financial institutions. To all of our volunteers we say, Thank you!

Board of Directors

Ed Rich, Chairman
Jon Benson, Vice-Chair
William Mischley, Treasurer
Mark Lee, Secretary
Robert Ilsley, Director
James Hubert, Director
James Majesky, Director

Supervisory Committee

Gerald Mills, Chairperson
Robert Lakin, Secretary
Robert Meixell
Matt Wojda

Educational Committee

Mike Adams
Mark Straley

Credit Committee

Robert Ilsley, Chairperson
Jodi Ritthaler, Secretary
Dennis Werner

International Credit Union Day - Thursday, October 15, 2020 is International Credit Union Day and this year's theme: "Inspiring Hope for a Global Community" reflects on one of the important lessons the COVID-19 pandemic has taught us: we're all in this together. As a financial cooperative, your credit union is part of that global community that makes a difference in 118 countries on six continents. Right here, and around the world, credit unions provide hope through financial services, education and support, so especially critical during times of crisis. We are here for you, our members.



Wishing you a spectacular Fall season!

Jodi Ritthaler, CEO

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

2498 I-75 Business Loop
West Branch, MI 48661
(989) 343-5045

2020 Scholarship Essay

Congratulations to the winner of our annual essay contest, Elizabeth Kieliszewski! The topic of this year's essay was "Why



Were Credit Unions Started?" Elizabeth was awarded a \$1,000 scholarship to the college of her choice. A special thank you to all who submitted their essays.

Thank You Vets

Every year, in November, our country honors the brave men and women who have pledged to fight for and protect America's



freedom. This Veteran's Day H.P.C. Credit Union would like to send a special "thank you" to all military personnel and their families, for their hard work and sacrifice.

Grand Raffle 2020

There is still time to enter to win the grand prize of this year's Grand Raffle! 12 total Chances to win. First prize will receive a \$20,000 CASH prize or use towards the purchase of a 2020 Ford Mustang or GMC Sierra 1500. The deadline for entry is October 23, 2020.

Raffle tickets support the Michigan Credit Union League's Federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C. All Contributions to the Michigan Credit Union League's Federal PAC are non-deductible. You must be a member of a MCUL-affiliated Michigan credit union and 18 years of age or older to contribute.

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R52454 to MCULLAF to conduct this raffle at 9:00 a.m. EST on Monday, November 23, 2020.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING



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

Member Name:

Phone Number:

DRAWING TO BE HELD OCTOBER 30, 2020 AT 5:00 P.M.

HPC CREDIT UNION

1234 W. Chisholm St., Alpena
300 S. Ripley Blvd., Alpena
2498 I-75 Business Loop, West Branch

Rates



All rates effective 10/01/2020, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.10	6 Month CD	0.30
Special Shares	0.10	12 Month CD	0.40
Business Shares	0.10	18 Month CD	0.50
Vacation Shares	0.10	24 Month CD	0.60
Christmas Club	0.10		
Preferred Shares (tiered based on amount)	0.15 to 0.25	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.46	6 Month CD	0.30
Roth IRA Shares	1.46	12 Month CD	0.40
Coverdell IRA Shares	1.46	18 Month CD	0.50
Health Savings Account	2.17	24 Month CD	0.60

Loans



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	10 Year Fixed Rate Mortgage	3.250
Used Vehicle Loan	3.000	15 Year Fixed Rate Mortgage	3.500
New Rec Vehicle Loan	3.000	20 Year Fixed Rate Mortgage	3.750
Used Rec Vehicle Loan	3.250	Adjustable Rate Mortgage 5/5	2.750
Share Secured Loan	2.000	Adjustable Rate Mortgage 7/5	2.750
Member Special	3.500	10 Year Home Equity Loan	5.000
Student Loan	3.750	30 Year Fixed Mortgages Available Call for current rate!	
Revolving Line of Credit	9.000		

Restrictions may apply, contact a loan officer for more information

West Branch Now Open!

A warm welcome to our newest office located in West Branch, MI. The office is located at 2498 I-75 Business Loop. Hours are Monday through Friday 9:00am – 5:00pm. The grand opening for the location was on August 17, 2020. We look forward to serving the West Branch community!

