



Spring Newsletter 2021

1st Quarter

112 Years of Serving Local Communities!

In 1909, the first credit union in the U.S. opened its doors in Manchester, New Hampshire. The credit union provided the people a safe place to save and a source of credit at reasonable rates and services not available to them elsewhere. In 2021, credit unions across the U.S. do that and more, helping secure the financial future for the American people.

Still dedicated to the idea that people come first, H.P.C. Credit Union exists to serve you, our valued member-owner. As a not-for-profit financial cooperative, we put our "people-helping-people" philosophy into action every day.

Thank you for your continued support, and please let us know how we can help you reach your financial goals.



Home Mortgage Loans

Let us help finance your dreams

Are you looking for a low-rate mortgage or wanting to refinance your current one? Whether you're a first-time buyer or experienced home owner, H.P.C. Credit Union is here to help make your dream home a reality by providing a great, low rate along with the guidance, care, and personalized service that our members have come to expect. Call, Click, or visit us today!



H.P.C. Credit Union Holiday Schedule

- Closed at 1:00pm Friday, April 2nd
- Closed Saturday, April 3rd
- Closed Saturday, May 29th
- Closed Monday, May 31st
- Closed Monday, July 5th

Please anticipate your needs.

Apply for an ATM/Debit Card Today!

A Message from the CEO

Spring greetings to our membership. Our Alpena lobbies opened in February and it has been great to see you again. Our drive-thrus will continue to offer extended services for your convenience.

Annual Meeting Notice 2021

Join us for our 72nd Annual Meeting on April 10, 2021 at 2:00 pm. For the safety of our members and staff the H.P.C. Credit Union 2021 Annual Meeting will be held online. For more information and to register please email annualmeeting@hpccu.com. The deadline to register is April 2, 2021.

Class of 2021 – Congratulations to the graduating class of 2021. We wish you success in whatever direction you choose to go. Take your Credit Union where ever you go. Download our App today!

Scholarship

All college bound members are eligible. Goodluck!

The essay topic is: What do you consider to be the most important services offered by your credit union, and why?

The essay rules are as follows:

- Applicants must be an H.P.C. Credit Union member.
- Essays will be judged on content, structure, and grammar.
- Submission deadline is June 11, 2021.
- Please submit in Word or PDF format.
- Email submissions to info@hpccu.com with the subject line Scholarship, or mail to 1234 W. Chisholm Street, Alpena, MI 49707 to the attention of Scholarship Committee.
- No plagiarism, copyright infringement or previously published or awarded material will be accepted.
- Any information that is not the original idea of the applicant needs to be cited as to the source of the information.
- Scholarship funds will be paid directly to the college or university of the winner's choice.
- All submissions become the property of H.P.C. Credit Union. Applicants also grant in perpetuity, a nonexclusive license to edit, publish, display, duplicate or otherwise use the submission and photographs of the participants in connection with this contest, to H.P.C. Credit Union in their sole discretion and without further notice or compensation.

Wishing you a prosperous Spring.

Jodi Ritthaler, CEO

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

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



As we move forward into a new year, one thing remains constant - tax season. And for existing or prospective IRA holders, a little bit of 2020 has to stay on our minds, with important deadlines.

Are you considering contributing to your IRA for 2020? There is still time - the deadline is April 15, 2021.

An IRA is a simple, secure way to work toward funding your retirement. H.P.C. Credit Union can help you get started today with both ROTH and Traditional IRAs.



REACTIVATE & REFRESH
YOUR
DORMANT
ACCOUNTS

For many of us, this spring is a chance for new beginnings - a time to refresh and reset. Your finances are a good place to start.

Dormant accounts are those that are inactive for over a year. Fortunately, you can make that old account new again. Call, Click, or Visit Us Today!

**QUARTERLY MEMBERSHIP
APPRECIATION DRAWING**

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

MEMBER NAME:

PHONE NUMBER:

ADDRESS:

DRAWING TO BE HELD FRIDAY, APRIL 30, 2021

HPC CREDIT UNION

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

Share Rates



All rates effective 04/01/2021, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.10	6 Month CD	0.15
Special Shares	0.10	12 Month CD	0.25
Business Shares	0.10	18 Month CD	0.30
Vacation Shares	0.10	24 Month CD	0.35
Christmas Club	0.10		
Preferred Shares (tiered based on amount)	0.15 to 0.25	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.26	6 Month CD	0.15
Roth IRA Shares	1.26	12 Month CD	0.25
Coverdell IRA Shares	1.26	18 Month CD	0.30
Health Savings Account	1.26	24 Month CD	0.35

Loan Rates



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.500	10 Year Fixed Rate Mortgage	3.000
Used Vehicle Loan	2.950	15 Year Fixed Rate Mortgage	3.250
New Rec Vehicle Loan	3.000	20 Year Fixed Rate Mortgage	3.500
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	4.500
Student Loan	3.750	30 Year Fixed Mortgages Available	
Revolving Line of Credit	9.000	Call for current rate!	

Restrictions may apply, contact a loan officer for more information

YOUR **FREE**
CREDIT REPORT
IS AWAITING



It's never been a more important time to check your credit report. During the pandemic, fraud has increased, and reviewing your credit report is a tool you can use to guard against identity theft and the fraudulent use of your personal information.

The three nationwide credit reporting companies, Experian, Equifax, and Transunion, have set up a central website, a toll-free number, and a mailing address through which you can order your free annual reports.

To review your free report, go to annualcreditreport.com or call 1-877-322-8228.

There is also an option to fill out and mail the request form which is available on the Federal Trade Commission's Website, ftc.gov. For more details, visit ftc.gov and follow the link to "Get Your Free Credit Report."