



# SUMMER 2021 NEWSLETTER



2nd Quarter

## Planning For The Next School Year?

In 2021, "Back To School" might look a little bit different than in years past. Some students are learning in-person while others have opted for virtual learning. Whether it will be in the classroom or at home this September, one thing remains the same – your family will need to be prepared with the appropriate supplies and necessary funds.

An H.P.C. Credit Union low-rate Education Loan is here to help you worry less, this upcoming school year!



## A Message from the CEO

It has been great to see everyone again since our lobbies have been open! We still plan to offer extended services in our drive-thrus for your convenience.

### Congratulations To Our Graduating Seniors!

Now is the time to prepare your account for this fall. Stop in and apply for an ATM/ Debit Card and a VISA card to help you through those college years. Stop in and see one of our friendly Member Service Representatives for more information!

## Save Time, Apply For A Mortgage Online



Apply online for a mortgage by going to [www.hpccu.com](http://www.hpccu.com).

Simply go to our website, click on rates, and scroll down to the "Apply Online Now!" link.

[Apply Online Now!](#) Click here for an online mortgage application.

## REMINDER TO ALL MEMBERS WITH A MORTGAGE & HOME EQUITY LOAN

With the new tax bills arriving in July, please be sure to bring in a copy of your paid tax receipt for your mortgage file.

Wishing you a great Summer!

Jodi Ritthaler, CEO

## H.P.C. Credit Union Fourth of July Parade

We are please to announce that H.P.C. Credit Union has made a commitment to host the 4th of July Parade!



This event is important to many in the community and is a loved tradition. Since the previous organizer could not continue the responsibility, we wanted to make sure this tradition continues on.

We are looking forward to the next five years and can't wait to be part of a special day that brings our community together.



## H.P.C. Credit Union Holiday Schedule

Closed Saturday, September 4th

Closed Sunday, September 5th

Please anticipate your needs.

Apply for an ATM/Debit Card Today!

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

1234 W. Chisholm St.  
Alpena, MI 49707  
(989) 354-4698  
- [www.hpccu.com](http://www.hpccu.com) -

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

# Together We Can

## #TogetherWeCan

National Pet Month was the month of May. During that month we were collecting monetary and/or item donations for the Alpena County Animal Control Shelter.

Thank you to everyone who donated money or items last month! Together we made a difference!



**SCORECARD**  
Merchandise & Travel Rewards

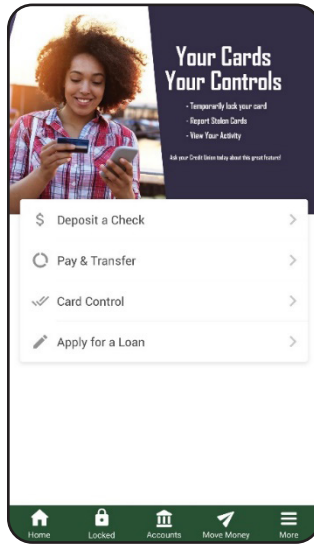
Earn Bonus Points for Name-Brand Merchandise & Exciting Travel Rewards.

**Use Your Card. Reward Yourself!**

ScoreCardRewards.com

### ScoreCard Rewards

include but are not limited to Apple AirPods Pro, Apple iPad Wifi + Cellular 128GB, The Spa Towel Warmer, a Stanley 38-piece Mixed Tool Bag Set, plus more!



## DOWNLOAD OUR APP

Our free, mobile banking App allows you to have 24/7, safe, convenient access to all of your accounts. With your access right at your fingertips you are able to,

- Monitor Account Balances
- Deposit Checks
- Pay Bills
- Transfer Funds Between Accounts
- Receive Security Alerts

Plus, more!

**QUARTERLY MEMBERSHIP APPRECIATION DRAWING**

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

Member Name:

Phone Number:

Address:

**DRAWING TO BE HELD FRIDAY, JULY 30<sup>TH</sup>, 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 06/23/2021, 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	0.20
Business Shares	0.10	18 Month CD	0.25
Vacation Shares	0.10	24 Month CD	0.30
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	0.20
Coverdell IRA Shares	1.26	18 Month CD	0.25
Health Savings Account	1.26	24 Month CD	0.30

### 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\*\*

## 2021 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 2021 Ford Mustang or a GMC Sierra 1500. Drawing to be held November 22, 2021. Tickets are available at each of our locations. 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 22, 2021.

