



Fall Newsletter 2021



3rd Quarter

Annual Meeting 2022

Mark your Calendars for H.P.C. Credit Union's Annual Meeting scheduled to be held Saturday, March 12, 2022. We hope to be able to celebrate with our membership in person once again. Stay tuned for additional details.

The director's positions and terms of office to be finalized at the Annual Meeting in 2022 are as follows: • Three (3) positions to be held for three (3) years • Incumbents are Robert Ilsley, James Hubert, and William Mischley. Please note that any elections are conducted by mail in ballot. If the positions to be filled are uncontested then there will be no vote.

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 December 31, 2021, at:

H.P.C. Credit Union
1234 W. Chisholm St.
Alpena, MI 49707
(989) 354-4698
Or
email us at annualmeeting@hpccu.com.

A Message from the CEO

Volunteers

We would like to 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, Secretary
Robert Ilsley, Treasurer
Mark Lee, Director
James Hubert, Director
James Malaski, Director

Supervisory Committee

Gerald Mills, Chairperson
Robert Lakin, Secretary
James Majesky
Matt Wojda

Educational Committee

Mike Adams
Mark Straley

Credit Committee

Robert Ilsley, Chairperson
Jodi Ritthaler, Secretary
Dennis Werner



Stop by any of our 3 locations October 18-22 and enter yourself in to win an Echo Dot (4th Gen) Amazon Alexa in honor of International Credit Union Day! We will draw the winner Friday, October 22 at 4:00 pm.

International Credit Union Day

Thursday, October 21, 2021 is International Credit Union Day. As a financial cooperative, your credit union is part of that global community that makes a difference in 118 countries on six continents around the world and right here in our community. Celebrate the Credit Union difference.

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.

Have a warm and colorful Fall!
Jodi Ritthaler, CEO



Thanksgiving Day: Thur., Nov. 25, 2021
Christmas Eve: Fri., Dec. 24, 2021
Christmas: Sat., Dec. 25, 2021
New Year's Eve: Fri., Dec. 31, 2021
New Year's Day: Sat., Jan. 1, 2022

**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 -

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



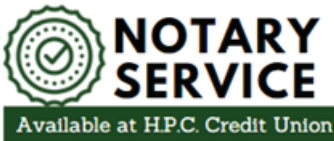
With the new Online Banking layout still new to some members, please be sure to call or stop in with

any questions or concerns. Our staff is happy to walk you through the site. We know this new look can be overwhelming for some, and our team is here to help make the process as easy as possible for everyone.

As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2021 marks the 102nd



anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the home of the brave and the land of the free.



If you need something notarized, stop by H.P.C. Credit Union, where we can assist you with various notary services. Give us a call ahead of time if you have any questions regarding the notary experience!

TOGETHER WE GROW!

H.P.C. Credit Union is proud to make a donation towards the Patient Tower Project. The hospital is an integral part of our community from the care they give and the jobs they bring to Alpena. By supporting them we are helping them support their hard-working staff and the community. We look forward to being part of this next big step for Mid-Michigan.



QUARTERLY MEMBERSHIP APPRECIATION DRAWING

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

Member Name:

Phone Number:

Address:

DRAWING TO BE HELD FRIDAY, OCTOBER 29TH, 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 09/24/2021, 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 Call for current rate!	
Revolving Line of Credit	9.000		

Restrictions may apply, contact a loan officer for more information

Alpena County 4-H Market Animal Sale

This year we participated in the Market Animal Sales for Alpena County 4-H. H.P.C. Credit Union donated to



Madelynn Cameron's Broiler Chickens, Nicole Johnson's Market Rabbits, Amanda Johnson's Market Rabbits, Grace Cameron's Market Rabbits, Brynn Kasubowski's Market Rabbits, Amelia Cameron's Quail, Olivia Nowakowski's Cornish Hens, and Logan Nowakowski's Cornish Hens. It was an honor to support the 2021 4-H kids.

With our full line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.



E-Services
 Money management simplified!

H.P.C. Credit Union's e-Services experience, includes:

- Online Banking • Mobile Banking • Online Bill Pay
- e-Statements • Phone Banking • And more!