

Quarterly Newsletter



QUARTER 1

H.P.C. Credit Union Hours Update



Effective January 1st, 2022

Monday - Friday- 8:30 AM - 5:00 PM

Saturday- 9:00 AM - 12:00 PM

Sunday- Closed

Important Tax Information

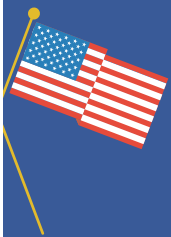
1099-INT forms are on the bottom of your December statement. Please retain this statement for your records.

1098 Mortgage interest forms will be mailed to all members with mortgages.

1099-R Distributions from IRAs forms will be mailed to members that withdrew funds from their IRA in 2021.

Daylight Saving Time

BEGINS SUNDAY, MARCH 13, 2022



H.P.C. Credit Union will be closed

Monday, February 21st, 2022

In observance of Presidents Day.

MESSAGE FROM THE MANAGER

As you prepare for the upcoming holidays, please take time to enjoy the people around you and to be thankful for the many blessings we each enjoy. Be kind to one another and share your many talents to help those around you.

On behalf of myself, the Board, and staff here at H.P.C. Credit Union, we wish you a very Merry Christmas and we wish you joy, health, peace, and happiness in 2022.

Thank you for being a credit union member. It has been our pleasure to serve you this past year.

May God bless you and your family.

Dennis J. Werner, Manager

Annual Meeting Message 2022:

H.P.C. Credit Union's 73rd Annual Meeting is scheduled for Saturday, March 12, 2022. As we still continue to fight the spread of COVID-19 we are considering the plan for this year's Annual Meeting. Please plan for this meeting to likely be held remote.

We will review the minutes from last year, the performance and reports from 2021. We will also complete elections for Board of Directors.

There are three seats to be filled this year for a 3 year term. The nominating committee placed the three incumbents, Bob Ilsley, Jim Hubert, and Bill Mischley on the ballot for re-election.

If you are interested in running for a volunteer director position and would like to be placed on the ballot, please contact Dennis Werner at:

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

Additional meeting information will be available soon!

Follow us!



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

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

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

www.hpccu.com

NEW! Quarterly Contests

ENROLL IN E-STATEMENTS

FOR A CHANCE TO WIN A
GOPRO HERO9



One (1) Prize Winner will be selected on or about March 5, 2022 by a random drawing from all qualified entries received by a participating credit union between January 1, 2022 and February 28, 2022. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

12 Days Of Giving with H.P.C. Credit Union



This holiday season we were happy to give back to 12 great organizations in our Alpena and West Branch communities.

Habitat For Humanity , St. Vincent De Paul, Hope Shores Alliance, Alpena Operations Holidays Vietnam Veterans Chapter 583, Friends Together, Huron Humane Society, The Friendship Room, Ogemaw County Animal Shelter, Lydia's Gate, Claws and Paws Rescue, Northern MI Children's Assessment Center, Ogemaw Toys for Tots

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 1/1/2022, 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

Quarterly Membership Appreciation Drawing

Prize 1: \$200
Prize 2: \$100
Prize 3: \$50

Name:

Address:

Phone Number:

Drawing will be held Monday, January 31, 2022

Thank you for participating in our Quarterly Drawings!
We are happy to announce our new member appreciation drawings!
Please refer to the left column for details on our Quarterly Contests!