

QUARTERLY NEWSLETTER



QUARTER 2

COMING SOON

HPC Credit Union



HPC Credit Union is adding a new location to Mio, MI in May 2022!

Address: 308 Morenci Ave, Mio, MI 48647

Phone Number: (989) 826-5898



There is still time to contribute, open or roll over your current IRA for 2021.

The deadline is April 15, 2022

LIMITED UP TO AGES 17

YOUTH MONTH

"START SAVING YOUNG"
GIVEAWAY!

OPEN A SAVINGS ACCOUNT WITH
HPC AND BE ENTERED IN TO WIN
A HOVERBOARD! WE WILL ALSO
MATCH YOUR FIRST \$5.00!

APRIL 1ST - APRIL 31ST

WE WILL BE GIVING AWAY THREE HOVERBOARDS!



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

MESSAGE FROM THE MANAGER

Happy Spring Everyone!

On Saturday, March 12th, we held our 73rd Annual Meeting via Zoom. The Credit Union continues to be in a strong financial condition. As of December 31, 2021, we had total assets of \$160 million; a net worth of \$20 million, and we ended the year with a net profit of \$807 thousand. Thank you!

During the annual meeting a unanimous vote was cast to elect three incumbent board members to serve three-year terms. Those board members are Robert (Bob) Ilsley; James (Jim) Hubert; and William (Bill) Mischley. Congratulations to Bob, Jim, and Bill, and thank you for your service.

As spring is quickly approaching, we are continuing to work on our recently acquired Mio Office. The interior has been painted and new carpet has been ordered. Once the carpet is down and the furniture is in place, we will finish up the electronics. At this time, we have a target opening date of Monday, May 2nd.

Please watch for our new ATM machines. In the next several weeks we will be replacing the ATM machines at our Ripley and Main offices and installing a new ATM at our West Branch location.

The new ATMs will be able to accept deposits, which we hope will be an added convenience to you.

Thank you for being a member and enjoy the nice weather!

HOLIDAY CLOSINGS

FRIDAY, APRIL 15: CLOSED @ 12:30PM

SATURDAY, APRIL 16: CLOSED

SATURDAY, MAY 28: CLOSED

MONDAY, MAY 30: CLOSED

MONDAY, JULY 4: CLOSED

Quarter 2 Contest!!

**DEPOSIT A CHECK
WITH YOUR
MOBILE DEVICE**
FOR A CHANCE TO WIN A
KITCHENAID MIXER



One (1) Prize Winner will be selected on or about June 5, 2022 by a random drawing from all qualified entries received by a participating credit union between April 1, 2022 and May 31, 2022. Contest limited to one entry per member. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

**APPLY FOR
LOANS ONLINE!**

www.hpccu.com

NEW FEATURE ALERT!

ACCESS MULTIPLE
ACCOUNTS
IN ONE PLACE!

ASK US HOW!

NCUA



HPC CREDIT UNION

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

Share Rates

NCUA

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