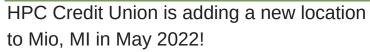
QUARTER HIPCOUNTER OUARTER

COMING SOON

HPC Credit Union



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



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

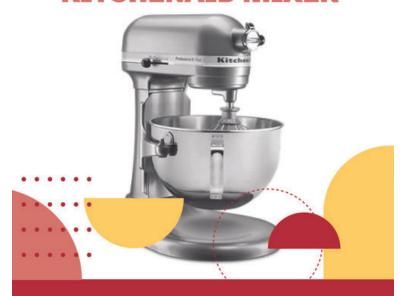
300 S. Ripley Blvd. Alpena, MI 49707 (989) 354-4698 1234 W. Chisholm St. Alpena, MI 49707 (989) 354-4698 2498 I-75 Business Loop West Branch, MI 48661 (989) 343-5045

www.hpccu.com

DEPOSIT A CHECK WITH YOUR MOBILE DEVICE

Quarter 2 Contest!!

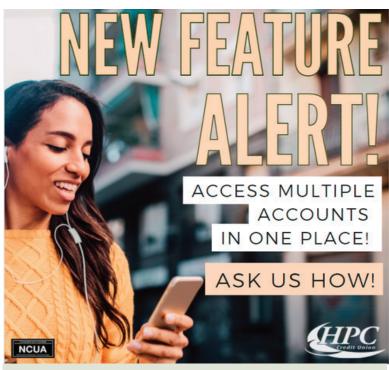
FOR A CHANCE TO WIN A KITCHENAID MIXER



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.



www.hpccu.com



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, ra	ates subject to change without no	tice
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**