

QUARTERLY NEWSLETTER



QUARTER 3

WE NOW OFFER P2P PAYMENTS



A P2P transfer (or payment) is made in the Pay Anyone section of It's Me 247 or Mobile Web Banking. Using this feature, a member can send a payment to an individual via email or text message. A security question is sent with the message.



Have questions? Let us know!

HOLIDAY CLOSINGS

CLOSED: SATURDAY, SEPTEMBER 3, 2022

CLOSED: MONDAY, SEPTEMBER 5 2022



MESSAGE FROM THE MANAGER

I am pleased to announce that our Mio Office opened as scheduled on May 2nd. Welcome to all of our new members in the Mio community. The staff members at the Mio Branch are Rosita Hurtado, Lidiah Kamen, and Kylee Fuhr. While the staff is new to the HPC family, they are familiar faces in the Mio community. On June 3rd, we had a very successful grand opening and ribbon cutting. If you are in the neighborhood, please stop by.

We are in the process of replacing our ATMs, and we will be rolling these out in the coming months. A new ATM is scheduled to be installed at our West Branch office on July 11th. This will be a free-standing ATM that will be able to accept deposits. The next ATM to be replaced will be at our Ripley Office, followed by the ATM at our Chisholm Street Office.

Watch for other changes this summer including the launch of our new call center and new offerings with our consumer loan products. The call center is scheduled to be operational by July 31st. Be sure to check your online banking for special offers coming your way.

Enjoy your summer,

Dennis Werner, Manager

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

308 Morenci Ave.
Mio, MI 48647
(989) 826-5898

www.hpccu.com

Quarter 3 Contest!!

USE YOUR DEBIT CARD FOR A CHANCE TO WIN AN APPLE WATCH



One (1) Prize Winner will be selected on or about September 5, 2022 by a random drawing from all qualified entries received by a participating credit union between July 1, 2022 and August 31, 2022. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.



We love to see
you succeed!
Let us help you reach your goals.

HPC CREDIT UNION

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

Share Rates



All rates effective 7/1/2022, rates subject to change without notice

Shares	APY	Certificates (\$500.00 minimum)	APY
Primary Shares	0.10	6 Month CD	0.10
Special Shares	0.10	12 Month CD	0.15
Business Shares	0.10	18 Month CD	0.20
Vacation Shares	0.10	24 Month CD	0.25
Christmas Club	0.10		
Preferred Shares (tiered based on amount)	0.15 to 0.25	Youth Certificates (\$100.00 minimum)	APY
Traditional IRA Shares	1.21	6 Month CD	0.10
Roth IRA Shares	1.21	12 Month CD	0.15
Coverdell IRA Shares	1.21	18 Month CD	0.20
Health Savings Account	1.21	24 Month CD	0.25

Loan Rates



Loans (as low as)	APR	Loans (as low as)	APR
New Vehicle Loan	2.950	10 Year Fixed Rate Mortgage	3.950
Used Vehicle Loan	3.250	15 Year Fixed Rate Mortgage	4.250
New Rec Vehicle Loan	3.500	20 Year Fixed Rate Mortgage	4.750
Used Rec Vehicle Loan	4.250	Adjustable Rate Mortgage 5/5	3.310
Share Secured Loan	2.500	Adjustable Rate Mortgage 7/5	3.810
Member Special	3.500	10 Year Home Equity Loan	4.500
Student Loan	3.750		
Revolving Line of Credit	9.000		

Restrictions may apply, contact a loan officer for more information



**Thank you to everyone who attended our
Grand Opening Event in Mio last month!**
It was great to see you all!