

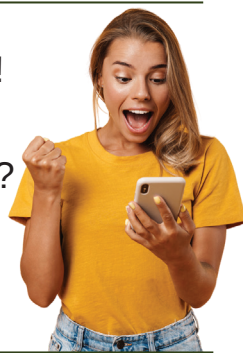
QUARTERLY NEWSLETTER



QUARTER 4

Save Money On Your Student Loans

We want to help YOU save money on your student loans! Did you know that you can refinance your current students loans up to \$20,000? Stop paying a high interest rate and refinance today with HPC Credit Union. We are here to help you succeed!



Have you seen our new ATM's?

The new ATM's are up and running at our Ripley, Chisholm and West Branch locations! These ATM's take cash and check deposits 24/7 for member convenience.

HOLIDAY CLOSINGS

CLOSED: THURSDAY, NOVEMBER 24, 2022

CLOSED: SATURDAY, DECEMBER 24, 2022

CLOSED: MONDAY, DECEMBER 26, 2022

CLOSED: SATURDAY, DECEMBER 31, 2022

CLOSED: MONDAY, JANUARY 2, 2023

MESSAGE FROM THE MANAGER

"Empower Your Financial Future with a Credit Union™" is the theme of this year's International Credit Union Day, which will be celebrated on Thursday, October 20, 2022.

This annual event raises global awareness for the credit union movement through outreach, volunteering, fundraising and other ICU Day-themed activities. Credit unions bring financial inclusion and a promising future to people all over the world. Since the first celebration in 1948, ICU Day is a chance to spotlight and celebrate these achievements. To celebrate International Credit Union Day, I would like to thank all of the volunteers who have stepped forward over this past year to help with the many activities we have participated in. Thank you for your willingness to donate your time and talents to help others.

Finally, I would like to personally recognize our volunteer board of directors who represent all of our interests to insure the continued success of the credit union.

Board of Directors

Jon Benson, Chairperson
Robert Ilsley, Vice Chair
William Mischley, Secretary
James Malaski, Treasurer
Mark Lee, Director
James Hubert, Director
Andrew Lamp, Director

Supervisory Committee

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

Educational Committee

Mark Straley

Credit Committee

Robert Ilsley, Chairperson
Dennis Werner, Secretary
Laura Werda

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.

Please enjoy the cooler weather and colorful fall season.

Dennis J. 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) 354-4698

308 Morenci Ave.
Mio, MI 48647
(989) 354-4698

www.hpccu.com

New Phones

Please visit our website www.hpccu.com --> About Us --> Meet The Crew to access all new direct phone numbers for the HPC staff members. These direct lines are set in place for member convenience.

You can still call our main line (989) 354-4698 to speak with someone to guide you in the right direction! Thank you for your understanding during these new changes at the credit union!

Quarter 4 Contest!!

**SIGN UP FOR
BILL PAY**
FOR A CHANCE
TO WIN A
**DYSON
VACUUM**



One (1) Prize Winner will be selected on or about December 5, 2022 by a random drawing from all qualified entries received by a participating credit union between October 1, 2022 and November 30, 2022. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.

HPC CREDIT UNION

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

Share Rates



All rates effective 9/1/2022, 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

For the latest updated rates, please visit our website www.hpccu.com



Stay tuned for what we will be doing on October 10, 2022 in the community for CUKind Day.

This is a day for credit unions to showcase the credit union difference in their communities by donating, volunteering or simply showing what they have done throughout the year!