

SPRING NEWSLETTER



QUARTER 2

LOCATIONS IN ALPENA, MIO AND WEST BRANCH
(989)354-4698
www.hpccu.com

Credit Union Youth Month Activity and Giveaway!



We are so excited to be partnering with the Michigan Credit Union Foundation for Credit Union Youth Month!

We will have copies of "Owl & Otter" at our four branches. Bring your child/grandchild/niece or nephew in to get a copy of the book (*that they can keep*) and we will send them home with an age-appropriate activity sheet to complete.

Please turn the activity sheet in by May 1st and your child/grandchild/niece or nephew will be entered in to win a brand-new age-appropriate bike and helmet! There will be a drawing at each location!



Message from the Manager

Happy Spring Everyone!

HPC Credit Union's 74th Annual Meeting is scheduled for 1:00 p.m. on Saturday, April 22, 2023. The meeting will be held in the board room at HPC Credit Union's Main Office, which is located at 1234 West Chisholm Street, Alpena, MI 49707. The meeting will also be accessible remotely.

If you wish to join remotely, please call (989) 354-4698 to be provided with a link to sign on. You can also e-mail info@hpccu.com to request access to the meeting link.

At the meeting we will review the minutes from last year and the financial performance and reports from 2022. We will also complete elections for the Board of Directors.

Thank you for being a member and enjoy the warmer weather coming our way!

Dennis Werner, Manager

Holiday Closings

Friday, April 7: Closed at 12:30pm

Saturday, April 8: Closed

Saturday, May 27: Closed

Monday, May 29: Closed

Tuesday, July 4 Closed

WATCH YOUR MONEY **GROW!**

12 MONTH CD:

3.50% APY*

18 MONTH CD:

4.00% APY*

Invest with us today!

Locations in Alpena, Mio and West Branch
(989) 354-4698 - www.hpccu.com



Annual Percentage Yield*
Rates effective March 1, 2023



SHARE RATES



All rates effective 3/28/23, rates subject to change without notice

Savings Rates – Annual Percentage Yield*	
Primary Share - 0.10%	Roth IRA – 1.51%
Preferred Shares – 0.60 % - 0.75%	Coverdell IRA- 1.51%
Trad IRA Beneficiary – 1.51%	HSA – 1.51%
Loan Rates- Annual Percentage Rate*; Rates As Low As	
New Vehicle Loan – 5.25%	Unsecured Term Loan- 6.75%
Used Vehicle Loan- 6.00%	Student Loan – 4.50%
New Rec Vehicle – 6.00%	Revolving Line of Credit – 9.00%
Used Rec Vehicle – 7.00%	10 YR Fixed Rate Mortgage- 5.75%
Share Secured Loan- 2.50%	15 Year Fixed Rate Mortgage- 6.00%
Unsecured Term Loan- 5.50%	20 Year Fixed Rate Mortgage – 7.50%
Adjustable Rate 5/5 (ARM) - 5.00%	Adjustable Rate 7/5 (ARM)- 5.50%
Certificate Rates- Annual Percentage Yield*	
6 Month CD- 2.00%	6 Month Youth CD- 2.00%
12 Month CD- 3.50%	12 Month Youth CD- 3.50%
18 Month CD – 4.00%	18 Month Youth CD- 4.00%
24 Month CD- 2.50%	24 Month Youth CD- 2.50%

March Is Reading Month



There is still time to contribute, open or roll over your current IRA for 2022.

The deadline is April 15, 2023

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For March Is Reading Month, HPC Credit Union was happy to donate over 230 books to 8 different elementary school libraries in our area!

When we heard there may be a need for new books in the libraries we could not wait to help!

It was so fun to deliver these books to the schools. We even got to read to a few classrooms as guest readers!