



1st Quarter

Spring 2014

**H.P.C. Credit Union Privacy Notice**

<b>Facts</b>	<b>WHAT DOES H.P.C. CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Transaction history</li> <li>• Credit history</li> <li>• Checking account information</li> </ul> When you are no longer a member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons H.P.C. Credit Union chooses to share; and whether you can limit this sharing.

**H.P.C. Credit Union Privacy Notice** Continued from below.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. • H.P.C. Credit Union has no affiliates.
<b>Non affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. • H.P.C. Credit Union does not share with non affiliates so they can market to you.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • H.P.C. Credit Union jointly markets with CUNA Mutual Insurance.

Questions? Call (989) 354-4698 or go to [www.hpccu.com](http://www.hpccu.com)

**H.P.C. Funds Availability Notice**

It is the policy of H.P.C. Credit Union to make funds from your cash and check deposits available to you on the same business day we receive your deposit. You can withdraw the funds in cash and we will use the funds to pay the checks that you have written.

For determining availability of deposits, every day is a business day except Saturdays, Sundays, and federal holidays. We will consider a deposit as being made on a business day if it is made in person to one of our employees. Deposits made at one of our night deposits will be considered deposited on the next business day we are open. Funds deposited at ATM's will, in most cases, be available the second business day after the day of deposit.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problem involving your deposit.

**LONGER DELAYS MAY APPLY** In some cases, we will not make all of the funds that a member deposits by check available on the same business day as the day of your deposit. Depending on the type of check deposited, we will not make all of the funds deposited by a check available to you on the same day we receive your deposit. However, the first \$200 of your deposits will be made available on the first business day after the day we receive your deposit.

If we are not going to make all the funds from your deposit available at that time, we will inform you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period if:

- We believe the check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available.

Reasons we can share your personal information	Does H.P.C. Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	
<b>For nonaffiliates to market to you</b>	No	

<b>What We Do</b>	
<b>How does H.P.C. Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does H.P.C. Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Give us your income information</li> <li>• Make a wire transfer</li> <li>• Provide employment information</li> <li>• Show your driver's license</li> <li>• Apply for financing</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Continued...

**New Auto Loans as low as 2.50% APR  
Used Auto Loans as low as 2.95% APR**

If you're in the market for a new or used vehicle, please stop by or call HPC Credit Union to talk about financing. We've got great rates on a variety of loan programs designed to fit your needs and budget. Loans for new automobiles can be financed for up to 7 years at a low interest rate. Get your best deal with GM's Preferred Pricing and current incentives. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for more details.

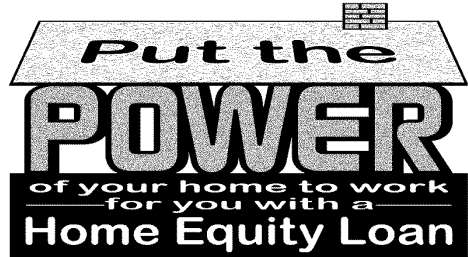
**Great Rates & Terms available on Boat and RV Loans  
New as low as 3.45% APR, Used as low as 4.45% APR**

Whether your dream boat is cruising the lake in a comfortable pontoon or skimming the waves in a powerboat, HPC Credit Union can help. We have a variety of loan programs tailored to fit your needs and budget, all at very favorable rates.

Are you looking to hit the open road in a motor home or RV? A University of Michigan study reveals that U.S. ownership of RVs are at record levels. Whether you're buying new or just new to you, remember to see HPC Credit Union for financing. With our low rates and easy terms, you'll soon be on your way to exploring America's highways in your home away from home.



**See HPC  
Credit Union  
for a 30 Year  
Mortgage**



One of the many pluses to a Home Equity loan from HPC Credit Union, in addition to flexible payment options and great rates, the interest on your loan may be tax deductible (please consult a tax advisor to

see if you qualify). So don't put off those home improvement projects another day, see a loan officer today!



Shared Branching is now available. To participate, visit our website [www.hpccu.com](http://www.hpccu.com) to print a shared branching authorization or stop by one of our offices. Click on the Xtend

logo and put in your ZIP code to find a shared branching location near you. Your HPC Credit Union, there when you need us.

**QUARTERLY MEMBERSHIP APPRECIATION DRAWING**



FIRST PRIZE **\$200**  
SECOND PRIZE **\$100**  
THIRD PRIZE **\$50**

Member Name:

Phone Number:

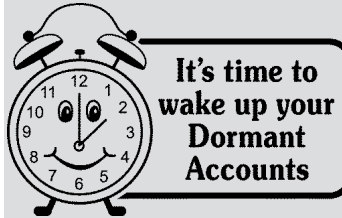
Address:

**DRAWING TO BE HELD FRIDAY, APRIL 25<sup>th</sup>**

**A MESSAGE FROM YOUR MANAGER**

**Annual Meeting** – There were 258 members and guests who enjoyed dinner and dancing at the 65th Annual Meeting. Congratulations to Jim Majesky and Jon Benson who were elected to another three year term on the Board of Directors. Dinner was provided by Country Apple Catering and DJ Diane Chamberlin played a wide range of music for dancing. Some of our members even tried their hand (or voice) at karaoke. Members were randomly drawn to play Plinko for cash prizes. It was a fun time for all!

**An important message for members with Mortgages...** Please be sure H.P.C. Credit Union has a copy of your paid summer and winter tax receipts for 2013. The deadline for turning in the copies is May 31, 2014. For those accounts that have not provided this information by the due date, a copy will be ordered and a \$20 fee will be charged to your account.



Like bills stuffed into the pocket of an old coat, you may have money tucked away in your dormant HPC Credit Union share account. Dormant accounts may be subject to fees, so reactive your dormant account now. Ask us how you can use automatic transfers to make saving painless and keep your account from going dormant. Even saving a little at a time can add up to a lot.

**Cindy M. Krentz  
Manager/CEO**

**Rates**

All rates effective 3/20/14, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.70
Special Shares	0.10	18 Month CD	\$500.00 min.	0.60
Business Shares	0.10	12 Month CD	\$500.00 min.	0.50
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.35
Christmas Club	0.10	<b>Youth Certificates</b>		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.70
Traditional IRA Shares	1.21	18 Month CD	\$100.00 min.	0.60
Roth IRA Shares	1.21	12 Month CD	\$100.00 min.	0.50
Coverdell ESA Shares	1.21	6 Month CD	\$100.00 min.	0.35

**Loans**

	APR		APR
New Vehicle Loan-as low as	2.50	30 Year Fixed Mortgage-Call for current rate	
Used Vehicle Loan-as low as	2.95	20 Year Fixed Rate Mortgage	4.50
New Rec Vehicle Loan	3.45	15 Year Fixed Rate Mortgage	3.50
New RV over \$25,000-5/15 Balloon	4.45	10 Year Fixed Rate Mortgage	3.00
Used Rec Vehicle Loan	4.45	7 Year Balloon Mortgage	4.00
Used RV over \$25,000-5/15 Balloon	4.95	5 Year Balloon Mortgage	3.75
Revolving Loan	9.00	Home Equity 15 yr. Closed End-as low as	5.25
Member Appreciation Loan-as low as	1.99	Home Equity 10 yr. Closed End-as low as	4.75
Student Loans	3.50	Home Equity 5 yr. Closed End-as low as	4.25
Share Secured Loan-as low as	2.00	Home Equity Line Of Credit-Call for current rate	

**Sprint** Let HPC Credit Union & Sprint Simplify Your Life

Take HPC Credit Union wherever you go! We make mobile banking easy with our online bill pay. You can check your account balance, transfer funds, pay bills and more – right from your smartphone!

Don't have a smartphone yet or looking to upgrade? Go to [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) to get the Sprint Credit Union Member Discount and you'll get a 10% discount on select regularly priced Sprint monthly service, waived activation fees on new lines and waived upgrade fees.

HPC Credit Union's mobile banking and the latest smartphone at a great price from Sprint – two ways we can simplify your life!