



Hutchinson Postal & Community Credit Union  
 2306 N. Main, Hutchinson, KS 67502  
 620-662-8050

MARCH 2012 NEWSLETTER

**Dividends declared:** The board of directors declared dividends payable on March 31, 2012. The share account rate is .25% APR and .25% APY.


**Holidays:** The credit union will be closed:  
 Monday, May 28, Memorial Day  
 Wednesday, July 4, Independence Day  
 Monday, September 3, Labor Day

**IRA Contributions:** April 17, 2012 is the deadline to open or contribute to your IRA for the 2011 tax year. Please consult your tax advisor about IRA benefits. You can also check out [www.irs.gov](http://www.irs.gov) for additional IRA information.

**ATTENTION KIDS**

NATIONAL CREDIT UNION WEEK IS April 22-28<sup>th</sup>. Members 18 years and younger are welcome to stop by during the business week and enter the "Movie Ticket" drawing. We have 4 movie tickets for the drawing. The drawing will be held Friday, April 28<sup>th</sup>. Good Luck!

The "Refer a Friend" promotion is ongoing. Refer your friend to join the credit union and you and your friend will receive a \$10 dividend bonus. The dividend bonus will be reported to all recipients as interest income on Form 1099-INT.



New car loan rates as low as 3.00% APR, up to 60 months. Visit [www.hutchpccu.com](http://www.hutchpccu.com) for more low rates!

\*\*Please read the Annual Privacy Policy\*\*



**83<sup>rd</sup> Annual Meeting**

Annual meeting will be held at the credit union Tuesday, April 24, 2012 at 6:30 p.m. Cookies and tea will be served. We will have a short business meeting, election of officers, and a drawing for five \$20.00 door prizes. If you are interested in a volunteer position, please send a letter of interest to the Nominating Committee, 2306 N. Main, Hutchinson, KS 67502. Hope to see you there!

Terms expiring in 2012:  
 Bonnie White, Director -Sec/Treasurer  
 Debbie Blohm, Credit Committee  
 Ira Richardson, Supervisory Committee

**Important Changes to your VISA Classic Credit Card Account.**

The following is a summary of changes that are being made to your account terms. You have the right to opt out of these changes.

Revised terms effective June 1, 2012

Returned check fee	\$25.00
Document copy fee	\$10.00
Replacement card if lost or reissue pin #	\$5.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency

PRIVACY POLICY

**FACTS**

**WHAT DOES HPCCU DO WITH YOUR PERSONAL INFORMATION?**

Rev 10/2010

Why?	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.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Payment history and transaction history</li> <li>■ Credit history and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share <b>Members</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Members</b> personal information; the reasons <b>HPCCU</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HPCCU 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

Questions?	Call (800) 889-1021
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What we do	
How does <b>HPCCU</b> protect my personal information?	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.
How does <b>HPCCU</b> collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> <li>■ Open an account                      or    Provide account information</li> <li>■ Apply for a loan                      or    Provide employment information</li> <li>■ Give us your contact information</li> </ul>
Why can't I limit all sharing?	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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Joint marketing</b>	A formal agreement between <b>HPCCU</b> and nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Our joint marketing partners include advertising/marketing agencies, <b>CUNA Mutual Group's MEMBERCONNECT</b></li> </ul>