

Member Newsletter

July 2017

SUMMER TRAVEL TIPS

Call Before You Go: Notify HCPFCU if you will be traveling out of the area. We can help make sure your cards continue to work while you away.

Sign up for VISA alerts: Alerts are available for your HCPFCU debit and credit card. With alerts in place, you will be notified by text or email when a transaction occurs on your account. Also keep important numbers in your phone, in case of emergency. Lost or Stolen Cards: Visa Debit Card: 800-523-4175 Visa Credit Card: 855-519-9871

Make Copies: Make 2 copies of your important documents, like your driver's license and passport. Make sure you leave one copy at home, and take the other copy with you on the trip. This way if your documents get lost or stolen, you'll have an easier time replacing them, and proving who you are.

Only Take What You Need: Take only take the amount of cash you will actually need. Use your credit or debit card for other expenses. By having an idea of what you're doing on that particular day, you can estimate your cash needs, and put the rest on your credit or debit card. If you find you need extra cash while you're away, visit HCPFCU.org to find the nearest in-network ATM.

Choose The Right Card: For hotel stays and car rentals, using your credit card is a better choice, because they may freeze the amount in your checking until the transaction is done. It's like writing a check, those funds aren't available until the hold is lifted by the vendor, or until the item clears.

Social Media: We know you're dying to share those great vacation pictures, but wait until you are home to do so. All it takes is the wrong person to find out you're out of town, and you could be the victim of a break in.



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Routing Number:
274986413

Lost/Stolen Visa Debit Card:
800-523-4175

Lost/Stolen Visa Credit Card:
800-449-7728

SIGN UP FOR VISA ALERTS



New and improved! Get immediate alerts via email or text on your HCPFCU Visa Credit and Visa Debit Card usage.

Get email and text alerts for:

- Purchases over a selected dollar amount
- Online and phone purchase
- Declined transaction
- and more

Register online or ask our staff in branch .

hcpfcu.org/textalerts



AT THE CHECKOUT: ASK FOR CREDIT

When using your HCPFCU Visa Debit Card at the checkout, remember to ask the cashier to process your payment as CREDIT instead of DEBIT. HCPFCU works hard to keep our checking and debit card program free for members. Using the CREDIT option helps the credit union save funds and continue to offer free services.

2ND QUARTER SAVINGS RATES

Dividends paid for the 2nd quarter of 2017 are as follows:

	Rate	APY
Regular Shares		
under \$1000	.10%	.10%
\$1000 and over	.20%	.20%
Share Drafts	.00%	.00%
Christmas Clubs	.20%	.20%

Dividends are based on credit union earnings, and therefore cannot be stated in advance.

Current rates for Individual Retirement Accounts are as follows:

	Rate	APY
Under \$2000	.25%	.25%
Over \$2000	.50%	.50%

APY = Annual Percentage Yield

Members may contact Health Care Professionals Federal Credit Union for information about fees and terms on any credit union account.

Branch Closing Dates

Tue Jul 4 Independence Day
Mon Sept 4 Labor Day

“ HCPFCU has always been there when I have been in need. I have no complaints at all. The people seem to bend over backwards to help in any way they can. A BIG THANK YOU!!”

-Theresa Gabbert
Fayette Regional Health System
Member Since June 2010

SERVICES FOR YOU:

AUTO LOANS - PRE APPROVAL

Thinking of shopping for a car? Visit HCPFCU first. There are no application fees at HCPFCU! Plus you'll save time, headache, and even your credit. With pre-approval in hand you can shop and negotiate for your car knowing your approved loan amount. Dealerships will often run your credit through many lenders and you may end up paying more for interest, loan application fees and add on products such as GAP insurance. Trust HCPFCU with your loan and you can't go wrong! **Apply online:** hcpfcu.org/loans

HOME LOANS - 1st & 2nd Mortgage

We are pleased to announce our new mortgage partner Member First Mortgage. You can apply for 1st and 2nd mortgages online and quickly get pre-approval. **Apply online:** hcpfcu.org/mortgage

Please feel free to reach out to us directly if you have any questions.

Darlene Callahan, NMLS #802973

Executive VP Lending/HR

765-962-3172 ext 105

We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

SKIP A PAYMENT

We know that even a carefully planned budget can sometimes be strained. Our flexible Skip-A-Payment program allows for members to skip a payment on any HCPFCU loan in good standing up to 2 times every calendar year for a \$25 fee.

There are three different ways to request a "Skip-A-Payment"

- Use the form online at hcpfcu.org/skipapay
- Ask any staff member on your next visit to our branch
- Call and talk to Jana at 765-962-3172 ext 108

*On all of our loan products terms and conditions apply and are based on credit eligibility.

MEMBER NOTICE:

The Supervisory Committee of HCPFCU is conducting the required bi-annual audit of member accounts during the months of June and July. This audit includes all member accounts and member VISA credit card accounts. When your member account statement or VISA credit card statement arrives, please examine it carefully. If it is not correct, please communicate directly with the Supervisory Committee's external auditor, Carol Stoodt, at (937)935-3811. If no discrepancies are reported within 10 days of the receipt of your statement, all balances will be considered correct. You may also write to the credit union's external auditor at the following address:

Health Care Professionals FCU
C/O Carol Stoodt, External Auditor
2713 Township Road 182
Bellefontaine, OH 43311-9427