

Member Newsletter

October 2018



MEMBER APPRECIATION DAYS

OCT 18-19, 2018: Stop in on Thursday October 18 & Friday October 19 for Goodies and Giveaways at both branches. This year we have Warm Glow Candles for you! Limited supply.

FREE SHRED DAY: Friday October 19, 2018 from 4pm-6pm at our Richmond Branch. You've asked and it's coming back! Crowe Shredding will be at our Richmond Branch parking lot to live shred your personal and confidential documents. Bring your boxes or bags full of documents and quickly and safely shred them.

AUTO LOAN SPECIAL

NO PAYMENT FOR 90 DAYS. Take out an auto loan or refinance from another institution and make no payments for 90 days*. *Terms apply. Not valid on current loans with HCPFCU. Must be a member of HCPFCU. Eligible loans include new and used auto loans in the amount of \$5000 and more. Loans approved based on credit rating. Please see staff for details. Limited time offer. HCPFCU is an equal opportunity lender.

HOLIDAY LOAN SPECIAL

Vacation or holiday spending needs? Borrow up to \$1000 as low as 7.9%* interest for a 12 month loan. *Terms apply. Must be a member of HCPFCU. Loans approved based on credit rating. Please see staff for details. Limited time offer. HCPFCU is an equal opportunity lender.

COMING SOON!! NEW UPGRADES

Our staff has been hard at work to bring you an all new suite of tech tools coming February 2019.

- New Online Banking
- New Mobile App with Check Deposit
- Easier Mobile Friendly Loan Applications
- Ability to text with staff!

Stay tuned! We'll be sharing more information in the weeks to come to keep you in the loop on our coming improvements.

CHRISTMAS CLUB

Christmas Club accounts have open withdrawal from Oct 1, 2018 - Dec 31, 2018. We no longer disperse checks for this account but have open withdrawal for easy access to your funds during this time period. Would you still prefer to receive a check or have questions? Call Belinda at 765-962-3172 ext 102.

3RD QUARTER SAVINGS RATES

Dividends paid for the 3rd quarter of 2018 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.

CLOSING DATES

HCPFCU will be closed on these dates:

Oct 8	Columbus Day
Nov 12	Veterans Day
Nov 22-23	Thanksgiving Observed
Dec 24	Closing at 1pm
Dec 25	Christmas Observed
Jan 1	New Years
Jan 21	Martin Luther King Day



765-962-3172



contact@hcpfcu.org



www.hcpfcu.org