

Member Newsletter

January 2016

Tax Refunds & Direct Deposit

Are you planning to send your tax refund via direct deposit to your HCPFCU account? The best choice is to send the refund to your checking account. You can also send your refund to your savings account but please keep this in mind: If you have your savings set up to automatically transfer deposits to loan payments and/or split into other accounts, it will treat your refund as any other deposit and will make these transfers. Have questions? Call Belinda at 765-962-3172 ext 102.

We have money to lend!

Make HCPFCU your first stop for loans. Get pre-approved to make the process easier for you. Our loans have no processing fees. Apply online at hcpfcu.org/loans or visit us in either branch. We're here to help! Loans are approved based on credit worthiness.

- Auto Loans • Personal Loans • Share Secured Loans
- Mortgage Loans • Visa Credit Card

If you have questions about rebuilding your credit, we'll gladly look over your history and offer guidance on improving your credit and future lending options. Call Darlene Callahan at 765-962-3172 ext 105.

Extended Hours

Based on member feedback from our fall member survey we are extending our lobby hours on Friday evenings to 6:00pm effective January 1, 2016. Our hours are as follows:

Richmond:

1810 Williamsburg Pike
Richmond, IN 47374

Phone/Fax/Sybil: (765) 962-3172

Lobby Hours:

Mon-Thurs: 9:00am to 5:00pm

Friday: 9:00am to 6:00pm

Drive Thru Hours:

Mon, Thurs, Fri: 8:30am to 6:00pm

Tues, Wed: 8:30am-5:00pm

Connersville

1941 Virginia Avenue
Connersville, IN 47331

Phone & Fax: (765) 827-7724

Office Hours:

Mon, Tues, Thurs: 9:00am to 4:30pm

Friday: 9:00am to 6:00pm

Closed Wednesdays

Closed for lunch daily 1:30pm-2:00pm



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Routing Number:

274986413

Lost/Stolen Visa Debit Card:

800-523-4175

Lost/Stolen Visa Credit Card:

800-449-7728

Do We Have Your Current Address and Phone Number?

Please make sure we have your current contact information. We need to be able to reach you in case of fraud alerts on your account. Also, returned mail to the credit union, such as account statements, will incur a \$5.00 charge.

Please visit either branch in person to update your information. Do you have special circumstances that prevent you from coming in? Please call Belinda Irwin for special arrangements: 765-962-3172 ext 102.



765-962-3172



contact@hcpfcu.org



www.hcpfcu.org

AUTO LOANS

NEW • USED • REFINANCE • RV • MOTORCYCLE

Apply online: hcpfcu.org/loan



4TH QUARTER SAVINGS RATES

Dividends paid for the 4th quarter of 2015 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

Fri Jan 1	New Years
Mon Jan 18	MLK Day
Mon Feb 15	President's Day

Dormant Accounts

It is HCPFCU's policy to charge a \$5 monthly fee for dormant accounts. A dormant account is any account with a balance of less than \$1000.00 with no member initiated activity, such as a deposit or withdrawal, for 12 consecutive months.

You can keep your account active by withdrawing or depositing funds anytime within a 12 month period.

At HCPFCU your ongoing membership is very important to us. We offer many products and services that will assist you in meeting your financial needs, including auto loans, home loans, personal loans, free checking, no fee debit card usage and much more. If you have any questions about our dormant fee policy, please contact us at 765-962-3172.

Winter Safety Reminders

Brought to you by Steve Uphaus, Uphaus Insurance
uphausinsurance.com 765-935-5050

Space heaters cause one-third of home heating fires. Protect your family: if you're heating your home with a space heater this winter, take a few moments to review these safety tips from the U.S. Fire Administration: <http://go.usa.gov/crYcC>

Prepare your car for winter: Keep your gas tank near full to help avoid ice in the tank and fuel lines.

Hitting the road this winter? An emergency kit for your car might come in handy when you least expect it!

Sourced from Ready.gov

Disasters Happen. Be Prepared!

Emergencies can happen at any time. Your first step is to prepare for the unexpected. This can help ease stress and help your finances if something were to happen..

- Set aside some emergency cash in a safe place.
- Invest in a fire-safe box to store important documents.
- Create an emergency "go" kit. Visit Ready.gov for a handy checklist.
- Insurance – Make sure you know what you are covered for when it comes to home and auto insurance. You don't want any surprises when disaster strikes.