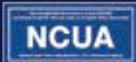


Member Newsletter

April 2015



www.hcpfcu.org

Member Appreciation Days

We are happy to announce our spring Member Appreciation Days. It's our way to say thank you to the most important part of the credit union - our members.

Thursday April 23 & Friday April 24: Goodies at both branches

Friday April 24 Free Shred Day: This service is back by popular demand! Come by our Richmond Branch anytime between 4pm-6pm. Crowe Shredding will be on site shredding personal documents as a service to our members. All you need to do is drive up with your items to shred and we will unload it for you.

Saturday April 25 Ivy Tech Car Show: Come out to the Ivy Tech Richmond campus from 9am-1pm for their annual community car show. It's free admission and great fun for the whole family. HCPFCU will be set up and grilling up free lunch for our members from 11am-1pm.

FREE LUNCH

Where: Ivy Tech Richmond / Annual Car Show
2357 Chester Blvd, Richmond, IN 47374

When: Saturday April 25, 2015
HCPFCU will be grilling up free lunch for our members from 11am-1pm.

While supplies last.



Updated Hours

Please note, effective April 1, 2015 we have made a few small adjustments to our hours.

MAIN OFFICE

1810 Williamsburg Pike, Richmond
(765) 962-3172

Lobby Hours:

Monday-Friday 9:00am to 5:00pm

Drive-Thru Hours:

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

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

BRANCH OFFICE

@ Fayette Regional Health System
1941 Virginia Avenue, Connersville
(765) 827-7724

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

Monday: 9:00am to 4:30pm

Tuesday: 9:00am to 4:30pm

Wednesday: Closed

Thursday: 9:00am to 5:30pm

Friday: 9:00am to 5:30pm

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Board of Directors

Board Chairman

Thomas E. Herrman
Retired / Reid Hospital

Assistant Board Chairman

Timothy M. Love
Reid Hospital

Board Financial Officer

Belinda A. Suggs
Fayette Regional

Board Security Officer

Daulphine E. Day
Caroleton Manor

Board Secretary

Steven A. Gardiner
LW Clinton & Associates

REPORT LOST OR STOLEN CARDS:

If you discover that your debit or credit card has been lost, stolen or compromised, report it to us immediately.

VISA DEBIT CARD:

1-800-523-4175

VISA CREDIT CARD:

1-800-449-7728



39th Annual Meeting & 2015 Election Information

The 39th Annual Meeting of Health Care Professionals Federal Credit Union will be held at **6:30 p.m. on Wednesday June 24, 2015 at Reid Hospital & Health Care Services in Lingle Auditorium**. Hor d'oeuvres will be served at 6:30 p.m. with the business meeting to begin at 7:00 p.m. The purpose of the Annual Meeting is to receive and act upon the reports of the officers of the credit union, to announce the results of the election of directors, and to transact such other business as may properly come before this meeting.

Election Process - Section 1

In accordance with the credit union's bylaws, the nominating committee has nominated one individual for each of the two (2) vacancies on the board of directors, to serve a three-year term. The following individuals have been contacted by the nominating committee and have agreed to serve if elected:

Tim Love: Tim has been a member of the Credit Union Board of Directors since April 1997 currently serving as Vice Chair of the Board and Chair of the Supervisory Committee. He has a background in banking having worked in the past for Second National Bank of Richmond. Tim is employed at Reid Hospital & Health Care Services as the Director of Information Services.

Daulphine Day: Daulphine has been a member of the Credit Union Board of Directors since April 1997 serving in various capacities with the Credit Union. She has an extensive background in health care administration. Daulphine is employed at Caroleton Manor in Connersville, Indiana as the Administrator.

The elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nomination for each position to be filled. Nominations for vacancies may also be made by petition by a minimum of 20 members and a maximum of 500 members. Each nominee by petition must submit a statement of qualifications and biographical data to the attention of the nominating committee (see below) appointed by the board of directors. A signed certificate from the nominee(s) stating that they are agreeable to nomination and will serve if elected is also required. Please submit all nominations by the closing date of May 22, 2015 to the following: HCPFCU Nominating Committee, Attn: Darrell Rawlings, PO BOX 1445, Richmond, IN 47375.

Election Process - Section 2

All persons nominated by either the nominating committee or by petition must be placed before the members. When nominations are closed, tellers are appointed by the chair, ballots are distributed, the vote is taken and tallied by the tellers, and the results announced. All elections are determined by plurality of voice and will be by ballot except where there is only one nominee for each position to be filled.

Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each position to be filled, or circumstances prevent the candidacy of one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor. In the event nominations from the floor are permitted and result in more than one nominee for a position to be filled, when nominations have been closed, tellers are appointed by the chair, ballots are distributed, the vote is taken and tallied by the tellers, and the results announced. When only one member is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting.

- ▼ Refinancing?
- ▼ First Time Home Buyer?
- ▼ Need Prequalification?

hcpfcu.org/mortgage

765-962-3172

NMLS #800677



First Quarter Savings Rates

Dividends paid for the 1st 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:

Mon	May 25	Memorial Day
Fri	July 3	Observance of Independence Day

Notice: Update to Overdraft Protection / Courtesy Pay Program

In the past, HCPFCU has allowed transactions up to \$18 to be fee free. However, effective June 1, 2015, the Overdraft/Courtesy Pay fee will be assessed for any transaction that is \$5.00 or more that causes an account to go negative. This only applies to members who are part of the Overdraft Protection / Courtesy Pay Program. This update is in line with our policy which can be found at hcpfcu.org/overdraft_protection or you can request a copy at either branch.

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