

# Member Newsletter

April 2016

## Member Appreciation Days! April 28-29

Join us Thursday April 28 and Friday April 29 for Member Appreciation Days!

- Enter our drawing for Gift Baskets. Our staff is creating some fun baskets including "Family Movie Night" and "Grill Master". Come on in and enter to win!
- Bring a Friend: Bring an immediate family member or fellow health care worker in so they can learn all about our services.

## FREE Shred Day!

In connection with Member Appreciation Days - we will once again be hosting a free shred event with Crowe Shredding. Just drive up and we'll help you unload.

Friday April 29, 2016  
4:00pm - 6:00pm  
Richmond Branch  
1810 Williamsburg Pike  
Richmond, IN 47374



### In This Issue:

- Member Appreciation Days
- Free Shred Day
- Repairing Credit
- Annual Meeting Election Notice
- Closing Dates
- 1st Qtr Savings Rates

### Routing Number:

274986413

### Lost/Stolen Visa Debit Card:

800-523-4175

### Lost/Stolen Visa Credit Card:

800-449-7728

## Repairing Your Credit - 3 Things You Can Do Right Now

### 1. Check Your Credit Report –

Request a free copy of your credit report and check it for errors. You can get a free copy at [www.annualcreditreport.com](http://www.annualcreditreport.com). Check to make sure there are no late payments incorrectly listed for any of your accounts and that the amounts owed for each of your open accounts is correct. If you find errors on any of your reports, dispute them with the credit bureau.

Sourced from [myfico.com](http://myfico.com)

### 2. Reduce The Amount You Owe -

This is easier said than done, but worth the effort. Use your credit report to make a list of all of your accounts and then check recent statements to determine how much you owe on each account and what interest rate they are charging you. Come up with a payment plan that puts most of your available budget for debt payments towards the highest interest cards first, while maintaining minimum payments on your other accounts.

### 3. Setup Payment Reminders –

Making your credit payments on time is one of the biggest contributing factors to your credit scores. You could also consider enrolling in automatic payments through your credit card and loan providers to have payments automatically debited each month.

If you have questions about rebuilding your credit, we'll gladly offer guidance on improving your credit and future lending options. Call Darlene Callahan at 765-962-3172 ext 105. NMLS #802973



765-962-3172



[contact@hcpfcu.org](mailto:contact@hcpfcu.org)



[www.hcpfcu.org](http://www.hcpfcu.org)

# AUTO LOANS



NEW • USED • REFINANCE  
• RV • MOTORCYCLE

Apply online: [hcpfcu.org/loan](http://hcpfcu.org/loan)

## 1st QUARTER SAVINGS RATES

Dividends paid for the 1st quarter of 2016 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 30

Memorial Day

Mon Jul 4

Independence Day

**SAVE THE DATE**  
**40th Annual Meeting**  
**Wednesday, June 29, 2016**  
**6:30p.m.**

Fayette Regional Health  
1941 Virginia Avenue  
Connersville, IN

## 40th Annual Meeting & 2016 Election Information

The 40th Annual Meeting of Health Care Professionals Federal Credit Union will be held at 6:30 p.m. on **Wednesday June 29, 2016** at **Fayette Regional Health, 1941 Virginia Ave, Connersville, IN**. Hors 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:

**Belinda A. Suggs:** Belinda has served on the Board for eighteen years and is willing to serve another term if elected. She has been an employee of the Fayette Regional Health System for twenty-two years. She began her tenure as the Accounts Payable Clerk for seven years and the last fifteen years the Office Coordinator of Plant Operation and Engineering. She enjoys spending her spare time with her family.

**Sharon Collier:** Sharon has been a member of HCPFCU since it's inception in 1975. In fact, she was the first manager of the credit union. Sharon retired from Reid Health after 37 years of service in 2007. She now enjoys serving the community as a volunteer, including serving on the board of Acheiva Resources.

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 21, 2016 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.