

Member Newsletter

January 2015



www.hcpfcu.org

Transfer and Save!

If you are on a mission to shed debt this year, now is a good time to look closely at your credit card balances and interest rates. Transfer your balances to our VISA Credit Card and begin to shed the burden of debt and pay it off faster!

Annual Percentage Rate (APR)	Loan Balance	Minimum Monthly Payment	Total Interest	Months to Payoff
21.0%	\$1,500	\$45	\$771	49 months
9.25%	\$1,500	\$45	\$240.60	39 months
Total Interest and Time Saved with HCPFCU			\$530.40	10 months saved!

*APR = Annual Percentage Rate. Rates subject to credit worthiness. This table is an estimate only. The first 6 months for balance transfers may qualify for a low introductory rate of 2.9%. Please inquire.



Visa Credit Card w/Rewards

- Starting at 9.25% APR*
 - 2.9% APR on balance transfers*
 - Acceptance at 20 million+ locations worldwide
 - Easy cash access at nearly 855,000 ATMs around the world
 - No cost travel protection
- *Rates based on credit worthiness

Application available online:
hcpfcu.org/myvisa
 or call Jana at 765-962-3172 ext. 108.

Tax Refund and 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

MAIN OFFICE

1810 Williamsburg Pike, Richmond IN 47374
 Phone/Sybil Touchtone Teller/Fax: (765) 962-3172
 Office Hours: Monday-Friday 9:00 a.m. to 5:00 p.m.
 Full-Service Drive-Thru Hours:
 Monday-Friday 8:30 a.m. to 6:00 p.m.

BRANCH OFFICE

@ Fayette Regional Health System
 1941 Virginia Avenue, Connersville IN 47331
 (765) 827-7724 Closed Wednesday
 Mon., Tues. 9:00 a.m. to 4:30 p.m.
 Thurs., Fri. 9:00 a.m. to 5:30 p.m.

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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

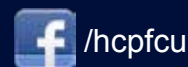
Steven A. Gardiner
 LW Clinton & Associates

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:
 1-800-556-5678





Let me do a free review of your home and auto insurance. Professional Discounts available.

Discounts offered include:

- Empty Nest Discount
- Prior Ins Discount
- Paid in Full
- EFT Payment Plan Discount
- New Construction Discount
- Age Discounts
- Education Discounts
- Use of Vehicle Discounts
- Deductible Discounts
- Type of Const Discounts
- Professional Discounts
- Multi Policy Discounts
- Loss Free Discounts
- Smoke Alarm Discounts
- Fire Alarm Discounts
- Theft Alarm Discounts
- Location Discounts
- Age of Roof Discounts
- Good Student Discounts
- Ins Score Discounts

Steve Uphaus Insurance Agency
765-935-5050
1810 Williamsburg Pike Suite 2
Richmond, IN 47374
uphausinsurance@frontier.com

Call 935-5050 or stop by to see us at HCPFCU Suite 2 and get a free review and quote. Start saving money today!

Fourth Quarter Savings Rates

Dividends paid for the 4th quarter of 2014 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 Jan 19	Martin Luther King Day
Mon Feb 16	President's Day

Other Dates of Note:

Jan 12	Pharmacist Day
Feb	American Heart Month
Feb	Ntnl Children's Dental Health Month
Feb 9-15	Random Acts of Kindness Week
March	Social Workers Month
March 6	National Dentists Day
March 20	International Earth Day
March 30	National Doctor's Day

Member Sign Up Events

A big thanks to **Reid Hospital and Health Care Services** for allowing us to join their employee benefits event this past November. Employees took advantage of our on-site setup for:

- New account openings
- Account changes
- Financial questions
- Fun Giveaways

We would love to come to your health care workplace too! We are happy to join an existing event or set up on any day convenient to your workplace.



To arrange employee event at your workplace, please contact: Bobbie Garner, BobbieG@hcpfcu.org

Our Privacy Policy is designed to protect the financial relationship that we have with you. You can view and download our full policy at hcpfcu.org/privacy



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