

# Member Newsletter

July 2015



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

## Introducing the HCPFCU VISA® Chip Card!

Coming soon! Our HCPFCU VISA Credit Card will be converting to the EMV/Chip Card.



### A Small Chip With Big Protection!

Our new Chip Card (also called an EMV card) features a dynamic chip that is designed to better protect you from fraud.

### When do these roll out?

Starting October 2015, new VISA Credit Card accounts will be issued the Chip Card. All current HCPFCU VISA Credit Cards will be issued the new Chip Card as they expire.

### Need an HCPFCU VISA Credit Card?

If you do not currently have a VISA Credit Card with us - you can apply online at [hcpfcu.org/myvisa](http://hcpfcu.org/myvisa) or visit either branch.

### Questions?

This change does not affect our ATM and DEBIT cards. Call us at 765-962-3172 if you have any questions.

## In this Issue:

- Chip Card
- Advisory Notice
- 2nd Quarter Rates
- Closing Dates
- Overdraft Notice
- Retirement Open House

## 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

## Annual Meeting



Thanks to our members for supporting our annual meeting on June 24, 2015 at Reid Health. Members enjoyed food and door prizes and long time staff member Todd Dooley was recognized with an "AWARD OF EXCELLENCE".

## 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

### MAIN OFFICE

1810 Williamsburg Pike, Richmond  
(765) 962-3172

### Lobby Hours:

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

### Drive-Thru Hours:

Mon, Thurs, Friday: 8:30am 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

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

Wednesday: Closed

Friday: 9:00am to 5:30pm



/hcpfcu



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# Advisory Notice

The Supervisory Committee of HCPFCU is conducting a member account verification. Please examine your statement and if it is not correct, communicate directly with the Supervisory Committee's External Auditor Carol Stoodt at 937-935-3811. If no differences are reported within ten days, the statement will be considered correct.

## 2nd 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:

Fri	July 3	Observance of Independence Day
Mon	Sept 7	Labor Day
Mon	Oct 12	Columbus Day

## Notice: Overdraft Protection / Courtesy Pay Program

In the past, HCPFCU has allowed overdraft 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 \$10.00 or more that causes an account to go negative. This only applies to members who are part of the Overdraft Protection / Courtesy Pay Program. We had originally announced that any transaction over \$5.00 would be assessed a fee - however for the benefit of the membership, we have adjusted this to \$10.00 as noted above.



Our very own Todd Dooley will be retiring on August 28, 2015. We invite you to stop by for an open house on August 28, 2015 to say farewell!



About Todd: In 1978 he began volunteering on the Supervisory Committee for HCPFCU, eventually moving to the Board of Directors and serving as the Chairman for many years. In 2007 after retiring from Reid Hospital, he became a fulltime employee of HCPFCU. Todd currently serves as our VP/Auditing and Compliance.

Outside of HCPFCU, he is the site coordinator and instructor for the Richmond Motorcycle Safety Site conducting Basic Riders and Experienced Riders Courses for a nine (9) county area.

He is active in a number of local motorcycle clubs and serves as Safety Officer for the Local H.O.G. chapter.

Todd was recently recognized at our Annual Meeting with an "AWARD OF EXCELLENCE" for over 37 years of service to HCPFCU! Feel free to email Todd well wishes at [ToddD@hcpfcu.org](mailto:ToddD@hcpfcu.org).

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