

# Member Newsletter

July 2016

## New Debit Cards!

### Debit EMV/CHIP cards coming soon!



We are happy to announce that we are replacing HCPFCU debit cards with EMV/CHIP cards. The new cards provide improved security for our members. The EMV/CHIP card includes the latest chip technology which provides greater protection against fraud for purchases made at point-of-sale merchants. Cards are in production now and will be arriving in the coming weeks. If you have an active debit card, you should have received a notice via USPS mail about the change and action required. Please let us know if you have any questions. 765-962-3172.

### Traveling? Please let us know.

If you are traveling this summer, let us know of any HCPFCU ATM, debit or credit cards you will be using while you're out of town. If we see transactions that are out of your normal usage, we may block your card to prevent suspicious transactions. Make sure your contact information is up to date in case we need to contact you regarding your accounts while you are traveling.

We recommend you travel with multiple types of payment options, such as a debit card, credit card, and cash, so you are covered in case one option doesn't work at a particular place or merchant.

Questions? Please call Belinda Irwin, Member Services Supervisor, 765-962-3172 ext 102.



### In This Issue:

- New Debit Cards
- Travel Notice
- Closing Dates
- 2<sup>nd</sup> Qtr Savings Rates
- Savings Tips
- Sponsor Corner: Reid Ride

### 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



# VACATION LOANS

- Up to \$2500
- 12-24 month term
- As low as 7.9% APR
- Rate and Terms Based on Credit

Visit [hcpfcu.org/Loans](http://hcpfcu.org/Loans) or  
call Jana 765-962-3172 ext 108



## 2<sup>nd</sup> QUARTER SAVINGS RATES

Dividends paid for the 2nd 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 Jul 4            Independence Day

## GIVE YOURSELF A FRESH FINANCIAL START THIS SUMMER

It all starts when you set a goal and make a plan to reach that goal, because those with a plan are twice as likely to save successfully. So let's get started.

### STEP 1: SET A GOAL

What are you saving for this summer? Here are some ideas:

- Save for an emergency fund
- Save for fall school supplies or education
- Save for a new air conditioner or appliance

### STEP 2: CREATE A BUDGET

Keep track of what you spend with a budget. There are many different ways to do this, so you'll want to try a few out and choose the system that works best for you.

### STEP 3: SAVE AUTOMATICALLY

The easiest and most effective way to save is automatically to ensure you will be saving every month, but it also puts your cash out of sight and out of mind so you feel less of an urge to spend it. Call us at HCPFCU to set up automatic deposit to savings.

Visit America Saves for more tips: [americasaves.org](http://americasaves.org)

Article derived from [AmericaSaves.org](http://AmericaSaves.org)

## SPONSOR CORNER: REID RIDE

We are once again a proud sponsor of Reid Health Foundation and Reid Ride! Reid Ride is a family-friendly event hosted by Reid Health Foundation. The 22- or 43-mile ride takes cyclists around Wayne County circling back to Reid Health where the Ride begins and ends. Participants enjoy a fun celebration with music, activities, refreshments and prizes. The proceeds of Reid Ride benefit Reid's Shoes for Kids program. This program provides more than 2,500 pairs of shoes for kids annually in our community. With the proper shoes, these children can participate in active play, recess, physical education and sports, and learning life-long healthy habits.

This year's event takes place July 23, 2016. Consider joining in! You can register to ride and find more info on how to help at [ReidRide.org](http://ReidRide.org).