

Member Newsletter

January 2017

Using your Debit Card

PIN vs. Signature Transactions

When you use your debit card for a transaction, you may hear the cashier say “Enter your PIN for debit or push the green button for credit.” Do you enter your PIN every time you check out or do you push the green button? Your decision may change every time you shop, but have you ever wondered if it mattered?

Whats the difference?

When you use your personal identification number (PIN) to complete the debit transaction, the transaction is processed through an Electronic Funds Transfer System (EFT) such as STAR or NYCE, both of which are networks that don't provide any additional liability protection.

When you use your signature to process a debit transaction the transaction is routed through Visa's interchange instead of through a PIN debit network. This method provides you with additional security and serves as a protection against fraudulent use.

What method should you use?

Merchants prefer their customers to use a PIN to process a transaction so that they can avoid incurring interchange fees. However, choosing to use a signature to process debit transactions benefits you directly as you will enjoy added security. Sourced from wisebread.com | cardfellow.com



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Routing Number:

274986413

Lost/Stolen Visa Debit Card:

800-523-4175

Lost/Stolen Visa Credit Card:

800-449-7728

Privacy Policy

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

Tax Refunds

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.



765-962-3172



contact@hcpfcu.org



www.hcpfcu.org

AUTO LOANS



NEW • USED • REFINANCE
• RV • MOTORCYCLE
Apply Online: hcpfcu.org/loan

GETTING A FRESH START!

It's that time of year when new goals and resolutions are planned and typically include a new gym membership. But the new year is also a great time to give your financial status a refresh.



Start an emergency fund. You never know what tomorrow may bring. If your emergency fund is currently at zero - make a goal to put \$100 a month aside. By this time next year, you'll have \$1200.

Bring your loans to HCPFCU to save money. We have great rates but did you know? We do not charge loan processing fees and we match rates too.

Get your free annual credit report and check it for accuracy from AnnualCreditReport.com. You can do this for free once per year - so make it an annual habit.

Review your insurance policies for changes due to new purchases, marital status and family changes.

4th QUARTER SAVINGS RATES

Dividends paid for the 4th 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.

UPDATE YOUR CONTACT INFO:

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.

BRANCH CLOSING DATES

Mon Jan 2	New Years Day Observance
Mon Jan 16	Martin Luther King Day
Mon Feb 20	President's Day

LOCATIONS AND HOURS

Our Richmond branch walk in hours will close at 5pm on Fridays, with the drive thru open until 6pm. Our Connersville branch will close at 5pm on Fridays effective Jan 1, 2016. All other times remain the same.

RICHMOND:

1810 Williamsburg Pike
Richmond, IN 47374

Office Hours:

Monday-Thursday: 9:00 am to 5:00 pm
Friday: 9:00am-5:00pm
Drive Thru Hours:
Mon, Thurs, Fri: 8:30 am to 6:00 pm
Tues, Wed: 8:30am-5:00pm

CONNERSVILLE:

Fayette Regional Health System
1941 Virginia Avenue
Connersville, IN 47331

Office Hours:

Monday, Tuesday, Thursday: 9:00am to 4:30pm
Friday: 9:00am to 5:00pm
Closed Wednesdays
Closed for lunch daily from 1:30pm-2:00pm