

# Member Newsletter

January 2018

## 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?

### What method should you use?

Merchants prefer you use a PIN to process a transaction so that they can avoid incurring interchange fees. However, choosing to use a signature (and not using your pin) gives you added security, and is better for the credit union as it helps keep our checking program free.



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### Routing Number:

274986413

### Lost/Stolen Visa Debit Card:

800-523-4175

### Lost/Stolen Visa Credit Card:

800-449-7728

## PROTECT YOUR ACCOUNT



Security Update: Just a friendly reminder not to give personal information about your account over the phone. We will never initiate a call where we ask for your personal information such as your card number, account information or social security number. **If you receive a call or text message about your account that asks you to enter information - consider it fraudulent.** If you ever have questions about your account, please call the credit union directly at 765-962-3172.

## MEET CYNTHIA

Cynthia Ropp joined our staff in July of 2017 as a Member Service Representative at our Richmond branch. Cindy and her husband live in Richmond and enjoy spending time with their family and friends. So, stop by and welcome her to our team or send her a message at: [CynthiaR@hcpfcu.org](mailto:CynthiaR@hcpfcu.org)



## 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.

# AUTO LOANS



NEW • USED • REFINANCE  
• RV • MOTORCYCLE

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

## MEMBER HIGHLIGHT: ZACH AND ASHLEY SMITH

Zach and Ashley have been credit union members since 2005. They own Knuckle Busters Automotive Repair on Sim Hodgkin Parkway. They have two girls, Kenzie and Addyson. We recently asked them about their membership with HCPFCU and here's what they had to say:



**Why did you join HCPFCU?** "We were encouraged to get involved with the credit union by Zach's mom Lorraine who is a payroll specialist with Reid Outpatient Surgery and Endoscopy (ROSE). We were drawn to the idea of a credit union because we wanted to be involved with a non-profit, cooperative institution as opposed to a big bank."

**What do you continue to bank with HCPFCU?** "We are happy with our experiences at HCPFCU, and don't ever want to change. HCPFCU's home loan program was also a big benefit for us when we purchased our home. We love coming to a place where everyone knows us. As soon as we need anything, you are there for us!"

Thank you Zach and Ashley! It's a pleasure to serve you.

## 4th QUARTER SAVINGS RATES

Dividends paid for the 4th quarter of 2017 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 1	New Years Day Observance
Mon Jan 15	Martin Luther King Day
Mon Feb 19	President's Day

## 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](http://hcpfcu.org/privacy).

## PREPARE FOR THE UNEXPECTED

As you set your goals for 2018 - put this one at the top: **Start an Emergency Fund.**

Finance advisors suggest having 3 to 6 months of expenses in an emergency fund. If you don't have one now, start small, and make it a goal to save \$1000 in an emergency fund. You could break that amount down to \$20 a week or \$40 bi-weekly if that's how you get paid. Once you get used to saving you can grow your fund from there.

Having a plan before a crisis happens can alleviate a lot of stress. Now is a good time to evaluate your entire financial situation. Create a budget that includes a saving for future needs.

Do you have disability insurance that will cover your car or loan payments if you're off work? Talk to Jana and see if you can add this type of coverage at (765) 962-3172. .

Are you spending too much for car or home owner's insurance? Contact our Insurance Partner - Steve Uphaus to compare rates at (765) 935-5050. If you follow these steps, you will have peace of mind and be prepared when the unexpected things happen.