



2306 N. Main St., Hutchinson, KS 67502  
620-662-8050

## MARCH 2010 NEWSLETTER

**Dividends declared:** The board of directors declared dividends payable on March 31, 2010. The share account rate is currently .50% APR and .50% APY.

**Holidays:** The credit union will be closed:  
Monday, May 31<sup>st</sup>, Memorial Day  
Monday, July 5<sup>th</sup>, Independence Day

### ANNUAL MEETING

Thank you to those who were able to attend the 81<sup>st</sup> annual meeting. We had a short business meeting, election of officers, food, and door prizes. Congratulations to Elizabeth Yoder on winning the grand prize of \$100 in cash!!

The credit union officials are:

#### Board of Directors:

Marcus Thompson, President  
Nancy Crook, Vice President  
LaDonna Pegram, Sec./Treasurer  
Steven Russell, Director  
Bonnie White, Director

#### Credit Committee:

Tony Mourn, Chairman  
Randy Bitter  
Debra D. Blohm

#### Supervisory Committee:

Montie Battershell, Chairman  
Ira Richardson  
Fred Wade

**IRA CONTRIBUTIONS:** April 15, 2010 is the last day to open or contribute to your IRA for the 2009 tax year.

**CHANGE OF ADDRESS:** *Moving?? Please let us know!! Effective May 1<sup>st</sup>, 2010, there will be a \$5.00 monthly fee applied to share accounts for correspondence returned to the credit union by the post office as "undeliverable".*

### DON'T FORGET--WE HAVE GREAT GIFT IDEAS:

VISA GIFT CARDS (\$2.00 fee)  
DOLLAR BOOKLETS  
MOVIE PASSES  
DOLLAR COINS

**THANK YOU TO OUR MEMBERS! YOU ARE APPRECIATED!**

**ANNUAL PRIVACY NOTICE**--HPCCU is committed to protecting our member's privacy in dealing with personal and financial information. Non Public Information--HPCCU collects nonpublic personal information about our members from the following sources: (1) Information we received from you on applications or other forms (2) Information about your transactions with us or others (3) Information we receive from a consumer reporting agency. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. HPCCU restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulation to guard your nonpublic personal information.

### NEW VEHICLE LOAN RATE SPECIAL:

Loan rates as low as 4.75% APR on new 2009/2010 vehicles, up to 60 months repayment period. You may also qualify for additional rate discounts! Call the office for more information.

If you find a lower rate, please call us and we may be able to match or beat it!

**DID YOU KNOW?** We also offer loans for the following: Boats, jet skis, riding lawnmowers, motorcycles, and more! A signature loan can also help you buy small items such as golf clubs, bikes, hot tubs, take a vacation! It's up to you!!

### DORMANT ACCOUNTS:

Effective June 1, 2010 a \$5.00 per month fee will be charged to share accounts that have not had any member generated activity during the past 12 months. These accounts that fit this category will be receiving a letter within a few weeks on how to avoid this fee. Members who currently have a loan will be excluded from this fee.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.