



NEWSLETTER

DECEMBER 2010

[www.hutchpccu.com](http://www.hutchpccu.com)



Thank you to our volunteers, staff, and members who helped the credit union with various projects during the past year. We value each of our members and thank you for your continued support and loyalty. We wish you a happy and prosperous 2011!!

**Feeling the money crunch from the holidays? Apply for the HOLIDAY LOAN SPECIAL**

Borrow up to \$1,000  
12 months repayment period  
at 5% APR. wac  
Loan special ends January 31, 2011

**DIVIDENDS DECLARED:** The board of directors declared dividends payable on Dec. 31, 2010. The share account rate is .50% APR and .50% APY.

**HOLIDAYS: THE OFFICE WILL BE CLOSED:**  
Monday, January 17, 2011 Martin Luther King, Jr. Day  
Monday, February 21, 2011 President's Day

**CHECK OUT OUR LOW VEHICLE LOAN RATES:**  
Our car loan rates on new 2010 and 2011 vehicles start at 4.75% APR up to 60 months. Rates based on credit scores. Call us before you sign with the dealership! **\*\*We also give additional discounts for automatic payments, length of membership, length of employment, and debt to income ratios.\*\*** Discounts apply to signature, vehicle, and home equity loans.

**Did you know?**

**We match loan rates. If you find a better loan rate, call us and we'll match the loan rate\*\*some exclusions apply\*\***

**WEBSITE:** Visit us at [www.hutchpccu.com](http://www.hutchpccu.com) If you would like to sign up for Member Access or need help logging onto Member Access, please call the credit union.

**Don't have a Christmas club account?**  
Now is the best time to open an account at Hutchinson Postal & Community Credit Union!

Open your Christmas club account by **January 31, 2011** and you will receive a bonus of \$25.00. Deposit a minimum of \$10.00 per month for 11 consecutive months to receive the \$25.00; no withdrawals are permitted during the 11 months. One Christmas club account per member. The \$25.00 will be deposited to the account on Monday, November 21, 2011. Existing Christmas club accounts are automatically eligible for the bonus offer. Bonus dividends are reported to the recipient as interest income on form 1099-INT.

**IMPORTANT TAX INFORMATION**  
Members will receive 1099's if their account(s) earned more than \$10.00 in dividends. The 1099's will not be mailed with your share statement. They will be mailed separately.

**IRA CONTRIBUTIONS**  
Friday, April 15, 2011 is the last day to open or contribute to your Traditional IRA or Roth IRA for the 2010 tax year. Please consult your tax advisor on IRA benefits. You can also check out [www.irs.gov](http://www.irs.gov) for additional IRA information.

**Did you see us in the Christmas Parade?**  
Thank you to everyone who helped with the parade and handed out 1,680 candy canes and approximately 800 flyers promoting our Holiday loan special and the Christmas club account. The credit union also participated in the Adopt a Child Program sponsored by KHY-FM and chose a 9-year-old girl. We were able to buy everything on her list. We also joined several credit unions in town and sponsored the "Live Nativity" at George Pyle Park on Dec. 16<sup>th</sup>. We hope to continue participating in community events, if you have any suggestions, please give us a call.

HUTCHINSON POSTAL & COMMUNITY CREDIT UNION  
2306 N MAIN ST., HUTCHINSON, KS 67502  
620-662-8050

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.

Introducing our referral program

Refer a Friend

A great deal is worth sharing. At HPCCU you are not just a customer--you are a valued member.

Your membership gives you access to easy banking products and services, but without the high cost of big bank fees. You enjoy lower rates on loans, higher rates on deposits and a host of other services. And now your friends, family members, and co-workers can have this great opportunity too.

You can earn \$10 for each new member you refer that opens a share account. Your friend will also receive a \$10 deposit to his/her NEW share account. Simply complete this referral form. Then have your friend bring the form to HPCCU and open a new account.

To become a member, an opening account deposit of \$5.00 is required. A daily balance of \$5.00 will maintain your membership.

To be eligible to refer a friend, you are required to

1. Be a current member, in good standing
2. Be at least 13 years old
3. Complete a referral form to be submitted at the time your friend opens his/her new share account

To be eligible to participate in the referral program, your friend must:

1. Submit the completed referral form at the time he/she opens their new share account.
2. Not have a current account or a previous account within the last 12 months
3. Never had an account closed by the credit union
4. Keep his/her account open, active, and in good standing for at least 60 days before either account will receive the \$10.00

Maximum number of referrals per existing member is limited to five (5) per 12-month period. Only one (1) current member will receive the bonus for a referral. HPCCU current employees and volunteers are not eligible for this program. HPCCU reserves the right to cancel the promotion at any time. Note: Program payments will be reported to all recipients as interest income on Form 1099-INT. Early account closing fees apply.

Date \_\_\_\_\_  
HPCCU member name \_\_\_\_\_  
Referee name \_\_\_\_\_



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

**IMPORTANT INFORMATION:  
DEBIT CARD HOLDERS**

We are in the final stages of converting to a different debit card processor. We believe the "real time" processing will decrease many of the issues we have experience with the current debit card processor. For example, when you make a deposit, the balance on the debit card system will be updated immediately. New cards will not be issued, please continue to use your current card. A new card will be issued according to the expiration date on your current card.

A new PIN # will be mailed to you, please begin using the new pin # starting Jan. 31, 2011. If you would like to change your pin #, please call the credit union.

Annual meeting has not been scheduled. We will notify the membership soon with the details. Terms expiring in 2011 are:

Marcus Thompson, President  
Randy Bitter, Credit Committee  
Montie Battershell, Supervisory Committee Chairman  
If you are interested in a position, please send a letter of interest to the Nominating Committee at the credit union address: 2306 N. Main, Hutchinson, KS 67502

Great gift ideas for any occasion:

\*\*Discounted movie tickets for sale at \$5.75 each, never expire and can be used at any Dickinson movie theater.

\*\*VISA gift cards for a \$3.00 fee

\*\*Dollar coins

\*\*Sign up for e-statement. It is one of the ways we can reduce consumption of paper and help the environment. It's free. Contact the credit union to sign up.

Other important dates:

Valentine's Day, Monday, Feb. 14<sup>th</sup>,  
Daylight Savings Time, Sunday, March 13<sup>th</sup>  
Spring begins, Sunday, March 20<sup>th</sup>,  
Easter, Sunday, April 24<sup>th</sup>

HAVE A HAPPY AND SAFE 2011