



Newsletter

December 2009

DIVIDENDS DECLARED: The board of directors declared dividends payable on December 31, 2009. The share account rate is currently .50% APR and .50% APY.

HOLIDAYS: THE OFFICE WILL BE CLOSED:

Friday, Jan. 1, 2010 New Year's Day
Monday, Jan. 18th, Martin Luther King Day
Monday, Feb. 15th, President's Day

CHECK OUT OUR LOW VEHICLE LOAN RATES:

Our new car loan rates on 2010 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. **Please ask if your loan qualifies for additional discounts**

CONGRATULATIONS

Congratulations to Tanya and Damond Wells on the birth of their daughter, Darbie Carole Wells. Darbie was born October 16, 2009. She weighed 7 lbs 6 oz and was 19 ½ inches long. Best wishes to the Wells family!!

ANNUAL MEETING

The annual meeting has not yet been scheduled. We will notify the members at a later time. Terms expiring this year are: Randy Bitter, Director; Ladonna Pegram, Secretary/Treasurer; Tony Mourn, Credit Committee; Steven Russell, Supervisory Committee. If you are interested in a position, please send a letter of interest to the Nominating Committee at 2306 N. Main St., Hutchinson, KS 67502.

WEBSITE UPDATE: The credit union website is now available. If you would like to sign up for Member Access, please call the credit union. If you need help logging on to the website, please call us.

GO GREEN

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



Did you notice our new illuminated sign on the north side of the property? Let us know what you think.

DEBIT CARD INFORMATION

Some of our members have experienced difficulties with their debit cards not working. Please be aware that deposits made into your checking account may not be available for at least 24 hours. There are also other factors that affect the availability of funds. Debit card account balances are updated every 2 hours on the even hours and merchants may also place a hold on funds. These factors will affect the amount available for purchases. We are making plans to change to a different debit card company in 2011.

HAPPY NEW YEAR

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.

****Help us grow our credit union: REFER YOUR FRIENDS, FAMILY MEMBERS, & COWORKERS TO JOIN OUR CREDIT UNION****

DID YOU KNOW?

THE DRIVE THRU IS OPEN TILL 5:30pm ON FRIDAY ONLY

CHANGED YOUR ADDRESS?

If you have moved or plan on moving in the near future, please let us know. We will mail a change of address form to you. For security and audit purposes, all change of addresses must be in writing. This will enable us to provide you with uninterrupted service with all the accounts you have with us.

RADIO COMMERCIALS

As you know, we are an open credit union and we are trying to increase our membership. We are trying to get our name out there! Listen to KMHY My 93.1 for our credit union commercials.

CHRISTMAS CATALOG CONTEST

The credit union participated in the Country 102.9 Christmas Catalog contest. Congratulations to Melody Freeman, Wendy Miller, and Judy Bakumenko. They each won a HPCCU T-shirt and a \$20.00 VISA gift card.

ATTENTION MEMBERS

If you receive notices requesting proof of insurance on your vehicle, please do not ignore the notices. All collateral is required to have full coverage insurance. We ask that you contact your insurance agent and have them fax us a declaration sheet. An insurance card is not acceptable. Our fax number is 620-669-9561. After a third notice is mailed, we are required to add an insurance premium to your loan and will increase your loan payment. If you have any questions, please call the credit union. Thanks for your cooperation!!

IRA CONTRIBUTIONS

April 15th, 2010 is the last day to open or contribute to your Traditional and/or Roth IRA for the 2009 tax year. For the tax year 2009, the contribution limit is \$5,000 for ages 49 and below, and \$6,000 for ages 50 and above. IRA's are now federally insured up to \$250,000. They are insured separately from any other accounts. Please consult your tax advisor on IRA benefits.

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.

GREAT GIFT IDEAS

VISA gift cards, movie tickets and dollar coins make great gifts for any occasion! Ask about the one dollar pads.

Thank you to our volunteers, staff, and members who have helped the credit union with various projects involving the credit union. We value each of our members and thank you for your continued support and loyalty. We hope you have a happy and prosperous 2010!!!



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