



Hutchinson Postal & Community Credit Union
2306 N. Main, Hutchinson, KS 67502
620-662-8050

MARCH 2016 NEWSLETTER

Dividends declared: The board of directors declared dividends payable on March 31, 2016. The share account rate is .25% APR and .25% APY.

Holidays: The credit union will be closed:
Monday, May 30, Memorial Day
Monday, July 4th, Independence Day
Monday, September 5, Labor Day

IRA Contributions: April 15, 2016 is the deadline to open or contribute to your IRA for the 2015 tax year. Please consult your tax advisor about IRA benefits. You can also check out www.irs.gov for additional IRA information.

APRIL IS NATIONAL CREDIT UNION YOUTH MONTH
Members 18 years and younger are welcome to enter the "Movie Ticket" drawing. We have 4 movie tickets for the drawing. The drawing will be Thursday, April 28th at 5:00 p.m. Also, open a youth savings account and receive a coin bank!

Ready for summer? We finance boats, jet skis, riding lawn mowers, RV's, Fifth Wheels, and more.

Taking bids:
2000 Silver Buick LeSabre 173,251 Mileage
Call the credit union for more information.
Vehicle sold "as is".

Please let us know if you have a change of address or new phone number. It's very important that we have current information on file. We are also updating beneficiary information on accounts, if we leave a message for you, please take a couple of minutes and call us. Thank You for your help!

CD Rates:
One year .45% APY
Two year .75% APY

86TH Annual Meeting

Annual meeting will be held at the credit union Friday, April 29th at 6:30 p.m. Light refreshments will be served. We will have a short business meeting, election of officers, and door prizes. If you are interested in a volunteer position, please send a letter of interest to the Nominating Cmte., at 2306 N. Main, Hutchinson, KS 67502.

Hope to see you there!

Terms expiring in 2016:

Steven Russell, President; LaDonna Pegram, Director
Tyler McGill, Supervisory Cmte., and Tony Mourn,
Credit Committee

Employee Update:

Amber has accepted a full time position at the Buhler Grade School. We wish her the best! Our new part-time employee is Cindy Belyea. She recently worked at the PicQuik on 11th & Severance. "Welcome" to Cindy!

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.hutchpccu.com or we will mail you a free copy upon request if you call us at 1-800-889-1021.

Going to the movies? Get your discounted movie tickets at the credit union \$7.50

We appreciate our members!
Have a Safe and Happy Summer!

Smart Chip Debit Card Update

Our debit card processor will be issuing the new smart chip debit cards beginning in April. The debit cards will be issued based on expiration date. For example, if your current card expires in November you will receive the new chip card in November—usually by the third week of the month. You will not need to change your current pin number.

HOW DO I PERFORM CHIP TRANSACTIONS at ATMs and Point of Sale Terminals?

STEP 1:

Insert your chip card into the ATM or point of sale terminal, following the instructions on the terminal. It is important to leave the card in the terminal until your transaction is complete. If you remove your card too soon, the transaction will end and your purchase will not be processed.

STEP 2:

The ATM will require that you enter your PIN, as you do today. The point of sale terminal may require you to input your PIN or sign your sales receipt to complete your purchase.

STEP 3:

For sales transactions, the terminal will display your purchase amount.

STEP 4:

When your transaction is complete, it is important to remember to remove your card.

FAQ'S ABOUT YOUR NEW SMART CHIP CARD

What is a Smart Chip or Chip Card?

Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.

How is the Chip Card More Secure?

The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new chip card extremely difficult to counterfeit.

Why is my card being upgraded to be a Chip Card?

Chip technology is already used in other countries and is now coming to the U.S. Your new chip-enabled card provides an extra level of security and is easier to use at places already chip ready.

Can I Use My Card for Everyday Transactions or at Non-Chip Terminals?

Yes! Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMs and Point of Sale Terminals while merchants in the U.S. are transitioning to new terminals.