



March 2011 Newsletter
2306 N Main St. Hutchinson, KS 67502
620-662-8050

Dividends declared: The board of directors declared dividends payable on March 31, 2011. The share account rate is currently .50% APR and .50% APY.

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

IRA contributions: April 18, 2011 is the deadline to open or contribute to your IRA for the 2010 tax year. Please consult your tax advisor about IRA benefits. You can also check out www.irs.gov for additional IRA information.

ATTENTION KIDS:

NATIONAL CREDIT UNION YOUTH WEEK is April 17th through April 23rd. Members 18 years and younger are welcome to stop by during the week and enter the "Movie Ticket" drawing. We have 4 movie tickets for the drawing. The drawing will be held **FRIDAY, APRIL 23RD**. So stop by and enter!

The "Refer a Friend" promotion is ongoing! You can earn \$10 for each friend that opens a share account. Your friend will also receive \$10. Call the credit union for complete details.

Effective April 1, 2011: Debit card holders may incur a foreign transaction fee when your debit card transaction requires a currency conversion or is processed in a country other than the United States. The fee is typically 1% of the transaction amount.

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.

VERY IMPORTANT NOTICE--ANNUAL AUDIT

The Supervisory Committee is required to audit our records to ensure the accuracy of our information. Please help us by verifying that the information on your statement is correct. If our records agree with your records, you do not need to reply. However, if you see something that does not seem correct, please inform us by writing to the Supervisory Committee at:

Hutchinson Postal & Community Credit Union
Attn: Montie Battershell, Supervisory Com. Chairman
PO Box 43
Hutchinson, KS 67504

Annual Meeting:

Annual meeting will be held at the credit union on **Thursday, April 14, 2011 at 6:30 p.m.** Cookies and tea and will be served. We will have a short business meeting, election of officers, and a drawing for five \$20 door prizes. If you are interested in a volunteer position, please send a letter of interest to the **Nominating Committee at the credit union address: 2306 N. Main, Hutchinson, KS 67502.** Hope to see you there!!

Terms expiring in 2011 are:

Marcus Thompson, Board of Director
Randy Bitter, Credit Committee
Montie Battershell, Supervisory Committee

NEW VEHICLE LOAN RATE SPECIAL:

Loan rates as low as **3.75% APR** on new 2010/2011 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, or take a vacation!



Thank you for your business and Have a Happy Spring!

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