

April is Credit Union Youth Month!

Follow us on Facebook & Instagram as we share a tip each day with money lessons for kids! You can help by liking and sharing our money lessons!



Have you heard about our Award Winning Teen Program?!

This unique opportunity offers teens age 13-17 and students age 18-23 (who are dependents and enrolled in college or continuing education) the ability to become financially stable and graduate from high school or college with excellent credit. They will be equipped with the knowledge and skills to start on a sound financial path.

Teen and Student accounts require a parent or guardian as a joint owner.

Get started online:
hcupfcu.org/teen-accounts

Update to Richmond Branch Lobby Hours

	Lobby Hours	Drive Thru Hours
Monday	9:00 am - 5:00 pm	8:30 am - 5:00 pm
Tuesday	9:00 am - 5:00 pm	8:30 am - 5:00 pm
Wednesday	APPOINTMENT ONLY	8:30 am - 5:00 pm
Thursday	9:00 am - 5:00 pm	8:30 am - 6:00 pm
Friday	9:00 am - 5:00 pm	8:30 am - 6:00 pm

Effective Wednesday, March 22, 2023, our Richmond branch lobby is open by appointment only on WEDNESDAYS to allow for staff and operations training. Drive thru hours remain the same.

Micro Money Lessons Teens Should Know

Understanding the basics of personal finance can set your teens up for a more secure financial future.

Vital money lessons you can help your teenager know:

- 1. Save early and often:** Make it a habit. Even small amounts can add up over time.
- 2. Understand credit:** Know the difference between good and bad debt and the importance of building good credit.
- 3. Avoid overspending:** Learn the difference between needs and wants.
- 4. Understand investing:** Learn how investing can help you grow your money over time.
- 5. Understand taxes:** Understand how much you pay and how to file your taxes correctly.
- 6. Be prepared for emergencies:** Build an emergency fund to cover unexpected expenses.
- 7. Shop around:** Avoid making impulse purchases. Compare prices and look for discounts and promo codes.
- 8. Give back:** You can make a difference, even on a tight budget.

Your money is safe with us!

Your funds are insured. When you open an account at HCP Credit Union, your money is insured up to \$250,000 per individual depositor by the National Credit Union Administration. The NCUA exists for one purpose: to protect credit unions and the members who own them through effective supervision, regulation, and insurance.

The NCUA is a federal agency that ensures the safety and soundness of credit unions. This means that your deposits are protected by the federal government. No member of a federally insured credit union has ever lost a penny of insured deposits.

Other ways we protect your money: HCP Credit Union is a not-for-profit cooperative, owned by you and the other members using our services. This means:

- All decisions about the products and services offered are made in your best interests. We do not engage in risky practices to meet stockholders' profit demands.
- Our cooperative, not-for-profit structure inherently holds us accountable to you and other members.
- We live and work in the communities we serve, taking local deposits and making local loans to build thriving communities.
- We are focused on the soundness of a traditional, relationship-based business model.

Do you have questions? Our team at the credit union is happy to help you review and determine how to maximize NCUA insurance protection for your money.

Closing Dates

Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, July 4
Labor Day	Monday, Sept 4

1st Quarter Savings Rates

Dividends paid for the 1st Quarter of 2023:

Share Accounts	Rate	APY
Regular Shares under \$1000	.05%	.05%
Regular shares \$1000 +	.25%	.25%
Share Drafts	.00%	00%
Christmas Club	.25%	.25%

Dividends are based on credit union earnings, and therefore cannot be stated in advance.

Rates for Individual Retirement Accounts:	Rate	APY
Under \$500	.10%	.10%
Over \$500	.25%	.25%

APY = Annual Percentage Yield. Members may contact Health Care Professionals Federal Credit Union for information about fees and terms on any credit union account.

MAIN OFFICE - Richmond

1810 Williamsburg Pike
Richmond, IN 47374

Richmond Lobby Hours
Monday: 9:00 AM - 5:00 PM
Tuesday: 9:00 AM - 5:00 PM
Wednesday: **Appointment Only**
Thursday: 9:00 AM - 5:00 PM
Friday: 9:00 AM - 5:00 PM

Richmond Drive Thru Hours
Monday: 8:30 am to 5:00 pm
Tuesday: 8:30 am to 5:00 pm
Wednesday: 8:30 am to 5:00 pm
Thursday: 8:30 am to 6:00 pm
Friday: 8:30 am to 6:00 pm

BRANCH @ Reid Health Connersville

1941 Virginia Avenue
Connersville, IN 47331

Connersville Office Hours:
Monday: 9:00 AM - 5:00 pm
Thursday: 9:00 AM - 5:00 pm
Friday: 9:00 AM - 5:00 pm
Closed 1:30 PM - 2:00 pm for lunch

Lost or Stolen Cards:
Visa Debit Card and Mastercard Credit Card
888-241-2510

Routing Number:
274986413

NMLS# #800677

Health Care Professionals Federal Credit Union is Federally Insured by the NCUA. Your deposits are federally insured up to at least \$250,000 and backed by the full faith and credit of the United States Government.