

## ACCOUNT VERIFICATION NOTICE

We are conducting our Bi-Annual Account Verification of accounts with our September 2023 End of Month Statements. The federal law under which HCP Credit Union operates requires that its Supervisory Committee verify member accounts periodically. A bi-annual account verification audit is one of many internal control processes followed by HCP Credit Union to help ensure the accuracy and reliability of our financial reporting system for the protection of our members.

Please check your account statements. If the statement of your account is not correct, please notify the Supervisory Committee immediately. The balances shown will be considered correct unless we are notified within thirty (30) days.

The Supervisory Committee is available to help arbitrate or pursue questions regarding your account with HCP Credit Union if an unresolved situation should arise.

**If you have any questions concerning the accuracy of your statement please contact:**

HCP Credit Union  
Supervisory Committee  
PO Box 1525 • Richmond, IN 47375

We  
Thank  
you!

## MEMBER APPRECIATION DAY + SHRED DAY!

**We love our Members! Please  
join us as we celebrate each  
of YOU.**

**Friday October 20th  
3pm - 5pm  
Richmond Branch**

- First 100 members get a campfire mug
- Other prizes and giveaways
- Free Live Shredding

# Holiday Loan!

- Available Up to \$2500
- Rate as low as 10.90% APR\*
- 12 Month Term
- **Great alternative to higher-rate store credit cards**



\*APR = Annual Percentage Rate. Loan approval and APR is determined based on application and credit information. Not all applicants will qualify for the lowest rate. A loan amount of \$2,500.00 for 12 months at 10.90% APR will have a monthly payment of \$220.88. The Credit Union reserves the right to discontinue or modify this product and service at any time. Holiday Loans will be available through December 15, 2023.

# Bank, Borrow, and Save with HCP Credit Union!

When you choose to bank, borrow, and save with HCP Credit Union, you're not just making a financial decision; you're making a statement about your commitment to community support and financial well-being. How so?

**You are an owner!** When you join our credit union, you become a member-owner. You have a say in how we operate.

**We are Not-for-profit.** Credit unions are structured to promote their members' financial wellness rather than reward investors. Profits earned by the credit union are returned to you, our members, in the form of reduced fees, higher savings interest rates, lower loan rates and free services.

**We are a Financial Cooperative.** Credit unions create a cycle of mutual support for all members. The deposits of one member are used as part of a loan for another member. Our common goal is to benefit all credit union members.

**We are Community-Oriented.** A credit union serves a community of local members. As such, the credit union better understands the needs of its community than a large bank might. We support many local events and community causes, which means you have a part also!

**Thank you for your membership with our credit union!** Every product you choose and every deposit you make - strengthens our community of members. Together, we thrive.

## ATM DEPOSIT NOTICE

Effective January 1, 2024, HCP Credit Union members will no longer be able to make deposits at ATM locations, including ATM's in our network. This change is to increase security for member accounts.

Do you need to make a deposit remotely? We have remote deposit in our mobile app! Members love it! Please get in touch with a member of our team at 765-962-3172 if you have any questions.

Let your family in on a good thing:  
**Credit Union Membership**

If you are a credit union member, members of your immediate family and household are eligible to join! Learn more at [hpcfcu.org/family-membership](https://hpcfcu.org/family-membership)



## Closing Dates

**Columbus Day**, Monday, October 9  
**Veterans Day**, Friday, November 10  
**Thanksgiving**, Thursday, November 23  
**Black Friday**, Friday, November 24  
**Christmas Day**, Monday, December 25  
**New Years Day**, Monday, January 1

## 3rd Quarter Savings Rates

Dividends paid for the 3rd 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  
765-962-3172

### 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. Equal Housing Lender.