

APRIL IS CREDIT UNION YOUTH MONTH!

Help young ones learn about financial literacy by exposing them early to the idea of sound money habits. Wondering where to start? Here are a few ideas to help get you started:

- **Earning Money:** This fundamental concept helps them understand the value of money and the effort needed to earn it. Encourage them to earn money by doing house chores or other jobs around the house.
- **Setting Savings Goals:** Help them plan for things they want to buy, like a new toy or game. A simple piggy bank and writing down how much they have saved versus how much they need will help! They can also open a savings account at the credit union and learn to start banking.
- **Counting Money:** Instill money-counting skills using different coins and notes. Depending on their age, introduce them to various payment methods, including cash and mobile payments, explaining how each transaction is completed.
- **Charity and Gifts:** Encourage them to spend part of their money on charity or buying presents for friends, fostering a sense of generosity and community belonging.
- **Delayed Gratification:** Teach them the value of hard work and the benefits of saving for something they want rather than making impulse purchases.

By incorporating these money lessons into your child's routine, you can pave the way toward their financial success. Better yet, get them started with a kids savings account at the credit union!

PERSONAL LOANS

AS LOW AS

9.99 %

APR*

- No application fee
- Up to \$25,000*

REWARDS CREDIT CARD

AS LOW AS

12.99 %

APR*

- No application fee
- No Annual Fees
- 1% Cash Back

AUTO LOANS

AS LOW AS

5.00 %

APR*

- No application fee
- Free CarFax Report

*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate.

Federally Insured by NCUA. Equal Housing Lender. NMLS #



Avoid the Pressure of Dealer Financing!

Get pre-approved with us! We offer loans for new, used & refinanced autos, as well as recreational vehicles.

Your credit union membership brings you:

- Competitive and convenient terms on purchases and refinances from other financial institutions.
- Easy application and loan process
- Electronic payment options
- Low cost Mechanical Repair Coverage
- Low cost GAP coverage



Check our Rates & Apply Online: hcpfcu.org/loan

GET READY FOR SUN!

Your credit union membership gives access to the best rates on boat, motorcycle or RV loans! **Apply online!**



RV



Motorcycle



Boat

Guaranteed Asset Protection (GAP)



Put your membership savings to work! Save on GAP through the credit union versus paying more at the dealership! In the event of a total loss of your vehicle (theft, collision, etc) your auto insurance settlement likely will not cover the amount owed. GAP makes up the difference!

Mechanical Repair Coverage



Prepare for unexpected repair cost on your vehicle with Mechanical Repair Coverage. You can add mechanical repair coverage at the time of loan closing or you can add to any car you own.

Closing Dates

Eclipse, Monday April 8

Memorial Day, Monday, May 27

Juneteenth, Wednesday, June 19

Independence Day, Thursday July 4

Labor Day, Monday September 2

1st Quarter Savings Rates

Dividends paid for the 1st Quarter of 2024:

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.