

## 48th Annual Meeting & 2023 Election Information

The 48th Annual Meeting of Health Care Professionals Federal Credit Union will be held at 6:30 p.m. on Wednesday September 27th, 2023 in the lobby of the Richmond Branch, 1810 Williamsburg Pike, Richmond, IN 47374. Doors open at 6:30 p.m. with the business meeting to begin at 7:00 p.m. The purpose of the Annual Meeting is to receive and act upon the reports of the officers of the credit union, to announce the results of the election of directors, and to transact such other business as may properly come before this meeting.

### HOW TO ATTEND:

#### ELECTION:

In accordance with the credit union's bylaws, the nominating committee has nominated one individual for one (1) vacancy on the board of directors, to serve a three-year term and they have agreed to serve if elected:

**Thomas Herrman:** Thomas retired in 2009 from Reid Hospital and is very involved in community activities. He currently volunteers at the Wayne County Cardinal Greenway, Hayes Arboretum, and Boys & Girls Club of Wayne County. Thomas has also volunteered for 20+ years at HCPFCU, currently serving as Board Chairman.

The elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nomination for each position to be filled. Nominations for vacancies may also be made by petition by a minimum of 20 members and a maximum of 500 members. Each nominee by petition must submit a statement of qualifications and biographical data to the attention of the nominating committee appointed by the board of directors. A signed certificate from the nominee(s) stating that they are agreeable to nomination and will serve if elected is also required. Please submit all nominations by September 6th, 2023 to: HCPFCU Nominating Committee, Attn: Darrell Rawlings, PO BOX 1525, Richmond, IN 47375. Please see full details for the election process and attending the annual meeting at [hcpfcu.org](http://hcpfcu.org).

# SAVE THE DATE

## 48th Annual Meeting

**Date:** September 27th, 2023

**Time:** 6:30 p.m.

**Location:** Richmond Branch Main Lobby  
1810 Williamsburg Pike,  
Richmond, IN 47374

*Also held virtually for those who cannot attend in person.*

More information can be found at [hcpfcu.org](http://hcpfcu.org).



Getting my auto loan was so easy. I went online and filled out an application and later that day I was approved. Kelly was and is amazing to work with... I would recommend HCPFCU for all of your banking needs.

-Karie Jo P.  
Member

# CERTIFICATE SPECIAL

# 4.50% APY\*

**13 Month Term**  
**Min \$5000**

**LIMITED  
TIME  
OFFER**

\*Available to members of HCP Credit Union. APY = Annual Percentage Yield. Membership savings account required. \$5,000 minimum deposit, with at least 50% new money at opening. New money refers to funds not currently on deposit at HCP Credit Union. Not eligible for online opening. APY effective 6-30-23 and subject to change at any time. Penalty for early withdrawal. Will renew to the 12-month Share Certificate if auto-renew is chosen.

## SPOT THE RED FLAGS OF FAKE TEXT MESSAGES:

### Don't trust unsolicited messages.

If you receive a suspicious text message, do not reply or click on any links. Instead, contact the company directly to verify the message.

### Watch out for suspicious links.

Scam text messages often contain links that can download malware onto your device or lead you to a fake website where scammers can steal your personal information.

### Know that a personalized message doesn't make the sender trustworthy.

Scammers may have your personal information and use it to make their messages seem more legitimate. Contact the business directly.

### Look for spelling and grammar errors.

If you see strange phrasing or word choices along with errors, it's likely a scam.

### If a website looks real, check again.

Scammers can create fake websites that look like the real thing, so always check the URL before entering your personal information.

### Look up phone numbers before you call.

Be wary of calls from unknown numbers, and never give out personal information over the phone unless you are sure the caller is legitimate.

### If you spot a scam text, don't reply.

If a text message seems suspicious, don't reply. Block the number and erase the message.

Sourced from: Better Business Bureau

## Closing Dates

Independence Day	Tuesday, July 4
Labor Day	Monday, Sept 4
Columbus Day	Monday, October 9

## 2nd Quarter Savings Rates

Dividends paid for the 2nd 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.