



Help your teen learn responsible financial habits with our

## AWARD WINNING TEEN PROGRAM!



**Teen Savings Account:**  
Requires \$5.00 to open and has no minimum balance or monthly fees.



**Teen Checking w/Debit Card:**  
Teens can monitor account activity with mobile alerts. The teen member will also have a debit card to learn to manage funds.



**Teen Credit Card (Age 16+):**  
Our Teen HCP Credit Card has a \$250 limit to help build credit and to learn to use tools like digital wallets and tap to pay.

**Learn more at**  
[hcpfcu.org/teen-accounts](https://hcpfcu.org/teen-accounts)

# MEMBERS GET *More!*

We have extras to help you get the most for your money!

[hcpfcu.org/perks](https://hcpfcu.org/perks)



## Member Perk:

# JUDGMENT FREE CREDIT REVIEW

## Why would you want a review?

You may be able to:

- Save money on your loans
- Lower your monthly payments
- Learn how to get out of debt faster
- Learn how to increase your credit score



## How does a judgment free credit review work?

Connect with our team of certified Financial Counselors for judgment-free guidance.

- Start with a 30-minute phone call at **765-962-3172 ext 301**. We'll schedule additional calls as needed.
- Together, we'll review your credit report line by line to understand your financial situation and plan your next steps.
- Our members have benefited from loan consolidation, reduced monthly payments, refinancing for lower rates, and improving credit scores for better future rates.

# Protect your Accounts!

**1** Please help us protect your accounts with fraud alerts for debit and credit transactions! **Ensure your phone number is updated with us so you don't miss out.**

**2** Never click unknown links or give your SSN, bank login information, or other personal information to someone calling you, even if they claim to be a trusted source.

**3** Set up push notifications for instant transaction alerts for any activity on your account. In our mobile app go to MENU / NOTIFICATIONS and turn on "Push Notifications to this device."



## Closing Dates

**Christmas Day**, Monday, December 25

**New Years Day**, Monday, January 1

**MLK Jr Birthday**, Monday January 15

**Presidents Day**, Monday February 19

## 4th Quarter Savings Rates

Dividends paid for the 4th 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.