



# ADVISER

203 S. DAKOTA ST • MAIN OFFICE  
305 S. STATE ST • 2ND  
605.622.4080 • ABERDEEN, SD  
WWW.HCPFCU.COOP

## New Phone Numbers!

With our new building complete we have a new phone system to serve you better. Here are our new numbers:

**Dakota St Office** 605.725.0900  
**State St Office** 605.725.0886  
**Voice Teller** 605.725.0888  
**Toll Free** 800.452.7935  
**Fax** 605.725.0899

Please stop by either of our offices to pick up a magnet with our new numbers so they are quick and convenient to find. For those members who work with in the Avera St. Luke's system you may still access our Hospital/State St office by dialing 5508. However, the switchboard will no longer be able to transfer your calls to either of our offices so please keep our number close at hand for your convenience.

## Credit Union News

Please help us welcome our new three newest employees. Member Services Representative Sara Graham and Lisa Friedt, and Senior Mortgage Officer CJ Huber.

Sara previously worked at a credit union in Sioux Falls until moving to Aberdeen a year ago where she was working at Super 8. She & her husband, Andrew live in Aberdeen with their two children. She enjoys her family and traveling in her spare time.

Lisa joins our staff as a part time MSR. She also works part time as a hair stylist at Tres Chic. Her and her husband Jim live in Aberdeen and enjoy snowmobiling and camping.

Continued on page 2.

## Grand Opening!

Join HCPFCU at the grand opening of our new building. The open house will be Tuesday, January 19 through Friday, January 22. Come celebrate with cookies, coffee, door prizes and tours of the building. We will be hosting a ribbon cutting at 4 PM on Tuesday, January 19 at 203 S. Dakota St. For more information contact Heidi at [heidi@hcpfcu.coop](mailto:heidi@hcpfcu.coop) or 725.0900.

## Annual Meeting

Mark your calendars for Friday, April 23 as we embark on our 31st year of business. Registration begins at 6:00 PM and dinner will be served at 6:30 PM with a short meeting to follow. The annual meeting will be held at the Ramada Inn and tickets will go on sale in early March. This year tickets will be \$6.00 each until the week of the Annual Meeting then the price will increase to \$10.00 each if there are tickets left. Be sure to buy your tickets early as last year we sold out. Watch for more details. There are two Board of Director seats open and one seat open on the Supervisory Committee. Please contact Guy Trenhaile at 605.725.0900 or [guy@hcpfcu.coop](mailto:guy@hcpfcu.coop) if you are interested.

## \$500 Educator Appreciation Scholarship

HCPFCU recognizes the need for financial assistance for educators in Brown County school systems today. The scholarship is for \$500 and half is awarded to the teacher and half is award to the school. The scholarship money is to help promote financial literacy among our students. President, Guy Trenhaile said, "We are proud to embark on the first year of the Educator Appreciation Scholarship for persons who have chosen this valuable career path." Applications are available on line at [www.hcpfcu.coop](http://www.hcpfcu.coop) or at either of our offices. The deadline is March 2, 2010 for scholarship applications

## Winter 2010

### Have you moved?

Do you have a new address or perhaps started using a PO Box? Please let the credit union know. As of January 1, 2010 we are instituting a \$5 returned statement fee.

### Four- \$500 Scholarships Available!

**Healthcare Plus Federal Credit Union** will be awarding one \$500 scholarship to a high school senior planning on attending a post-secondary institution. The second \$500 scholarship will be awarded to a student enrolled in his/her second year or higher at a post-secondary educational institution. The third \$500 scholarship will be awarded to a student enrolled in graduate school. The fourth \$500 scholarship is a new scholarship called the Educator Appreciation Scholarship. Applicants must be current credit union members. Applications became available January 2, 2010 and may be picked up at either office or from our website [www.hcpfcu.coop](http://www.hcpfcu.coop) click on Press Room. All applications must be received by March 2, 2010. Scholarship winners will be notified by mail. There will be a certificate ceremony for the four winners at our Annual Meeting on April 23<sup>rd</sup>. To ensure fairness, the scholarship applicants will remain anonymous to the scholarship committee.

In addition to our four scholarships, if you have been a member of our credit union for at least one year you are eligible to apply for the MidAmerica Credit Union Association Scholarship. The MidAmerica Credit Union will award ten \$500 scholarships for the applicants that exemplify the credit union philosophy of "people helping people" through volunteerism, community service, and leadership. Five \$500 scholarships will be awarded in North Dakota and five \$500 scholarships in South Dakota. Applications may be accessed via our web site [www.hcpfcu.coop](http://www.hcpfcu.coop) under press room.

## Credit Union News cont.

CJ joins us from Great Plains Bank. He is originally from McLaughlin, SD. He and his wife Laura have one daughter, Madison. In his spare time CJ enjoys hunting, golfing, softball and basketball.

## A New Year, A New You, A New Finance Plan?

Is it time to review your financial plan and goals? Ed Hargens, CFP can help you. His office is located at our Dakota St location and he is here on Fridays from 9am-12noon. Appointments are recommended but not necessary. Call 725.0900 for more information.

## Holiday Closings:

Monday, January 18, 2010  
Martin Luther King Day

Monday, February 15, 2010  
Presidents Day

## Christmas Club Account

Now is the time to start your Christmas Club Account. You can set up weekly, bi-weekly, monthly deposits into your account. Make next year's Christmas shopping easier by saving all year long.

## IRA Reminder

Your annual \$10 IRA administration fee will be deducted from your IRA unless paid by January 10<sup>th</sup>. Please call 605.725.0900 if you have questions.

## Financial Snapshot

November 2009  
Members: 3196  
Shares: \$27,775,000  
Loans: \$26,630,000  
Assets: \$31,310,000

This credit union is federally insured by the National Credit Union Administration up to \$50,000

## Safe Deposit Boxes Available

You can have a safe deposit box at Healthcare Plus Federal Credit Union's Dakota Street office. Our safe deposit boxes are designed to give you a safe place to store your valuables, along with the peace of mind that comes from knowing that these items are secure. Safe deposit boxes are available in a variety of sizes. So no matter how large or small the items that you want to keep safe, we have a safe deposit box that will meet your needs.

There are three sizes available:  
3 x10 box for \$30  
5 x10 box for \$60  
10 x 10 box for \$90

These prices are for a 1 year commitment and will be billed annually. The contents inside your safe deposit box are not insured by the credit union. Please contact one of our Member Services Representative at 605.725.0900 for more information.

## Simplify your 2010 IRA Contribution with Direct Deposit!

One way to ensure that you adequately fund your IRA in 2010 is to instruct the IRS to directly deposit all or a portion of your 2009 tax refund into your Traditional or Roth individual retirement account.

Direct deposit is fast, safe and convenient. Tax payers who e-file and chose direct deposit often get their refund in half the time of traditional paper filers. With your 2010 IRA contribution safely deposited in your account early in the year, you won't have to worry about end of the year expenses robbing your ability to fund your IRA when tax time comes around again. **Don't forget; the faster you can put your contribution in, the longer it has to work for you!**

To arrange for direct deposit of your 2009 tax refund, enter our routing number where instructed on your 2009 tax return. You can also direct the IRS to split the direct deposit of your refund among multiple accounts. Download Form 8888 and additional instructions from the IRS website at [www.irs.ustreas.gov](http://www.irs.ustreas.gov).

## What's New at the Credit Union?

Previous building: 2820 square feet  
Addition: 4140 square feet

Previous drive-up canopy: 645 square feet with two lanes  
New drive-up canopy: 1078 square feet with 3 lanes, the third lane has an ATM, and the first two lanes have live video to see the person helping you

Previous teller area: 270 square feet  
New drive-up teller area: 292 square feet

Previous lobby area: 0 square feet  
New lobby (including concierge, greeter, overflow desk, waiting area): 1700 square feet and a self service coin counter

Previous waiting area: 0 square feet  
New waiting area: 290 square feet with complimentary coffee made individually with a variety of flavors

Guy's previous office: 260 square feet  
Guy's new office: 215 square feet

We now have free WiFi access for you.

Below is a directional driving map of our new building. You can enter and exit on 1<sup>st</sup> Ave. This is also the way to access the drive thru. On Dakota St the furthest S access (the old entrance) is still under construction, the middle access is to enter to access the closest parking to enter the lobby, and the north access is for exiting only.

For a larger view please go to our website at [www.hcpfcu.coop](http://www.hcpfcu.coop) and click on the link on our home page.

