



# ADVISER

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605.622.4080 • ABERDEEN, SD  
WWW.HCPFCU.COOP

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## Financial Snapshot

September 2009

Members: 3200

Shares: \$26,223,000.00

Loans: \$26,604,000.00

Assets: \$30,383,000.00

This credit union is federally insured by the National Credit Union Administration up to \$250,000.

## Credit Union News

◆ Christmas Club Funds will be available to members on November 1<sup>st</sup>. Dividends will be paid to the Christmas Club share accounts on October 31<sup>st</sup>. You can begin to withdraw the funds at that time or have them transferred to your checking account. Payroll deductions will continue after November 1<sup>st</sup>, unless you contact the credit union. Funds will be available to all members until December 31<sup>st</sup>. If you have questions regarding your Christmas Club or are interested in starting a Christmas Club account, please call 605.622.4080.

◆ Congratulations to April (Woodward) Zieroth, Member Services Representative, she and Josh Zieroth were married on September 12, 2009. Josh is enrolled at the University of Phoenix

## Credit Union Week

**Healthcare Plus Federal Credit Union** will be celebrating International Credit Union Week during the week of October 12-16. The theme for this year's International Credit Union Day is **"Your Money Your Choice Your Credit Union."** In conjunction with International Credit Union Week all Aberdeen Area credit unions will be collecting non-perishable food donations for the Salvation Army.

We encourage all our members to stop by our open house at both offices as a "Thank You" on Thursday, October 15th, International Credit Union Day, to enjoy cookies and coffee. When you stop by and help us celebrate you can sign up for your chance to win a door prize and drop off your donation to the Salvation Army.

## Pennies, Dimes, Nickels and Quarters Add Up

Isn't it fun to see how much money you have saved in your coin jar or piggy bank? It is amazing how quickly loose change can add up. Now counting your coins just got a whole lot easier.

We now have a new self service coin counter for our members! This new service will offer you, our members, convenient and fast access to coin counting. Plus it is a lot of fun! Stop by our Dakota Street office with your piggy banks and coin jars and learn how today.

## New Drive-Up Hours

Starting November 1 our drive up will be open from 7:30AM to 6PM Monday through Friday and Saturdays from 9AM to 12 noon to serve you better. Our lobby hours will remain the same 9AM to 4:30PM at Dakota St and 9 to 12:30 and 1:30-4:30 at State St. Please be aware that direct deposits, payroll and ACH transactions will still be posted by their regular time of 9AM.

## Fall 2009

### Safe Deposit Boxes Coming Soon!

As the new building is beginning to take form, so are new services we are able to offer to our members. One of our new services we will offer you is the option of having a Safe Deposit Box.

If you have an interest in a Safe Deposit Box please call us at (605) 622-4080 or email us at [info@hcpfcu.coop](mailto:info@hcpfcu.coop). Please include your name, address, and if you are currently a member. Placing your name on the list does not commit you to a safe deposit box nor does it guarantee you a safe deposit box. Rather we will use the list as our first line of contact for future mailings when more information becomes available about the cost and sizes of the safe deposit boxes.

### VISA Gift Cards – the Perfect Holiday Gift

Do you have a person that is difficult to shop for? Give the gift that makes everybody happy – a VISA Gift Card!

With VISA gift cards, the recipient can redeem their card to purchase the things they want most, anywhere VISA Cards are welcomed.

VISA gift cards are also safer than cash – if it is lost or stolen, the unused portion can be replaced. With a VISA gift card you are ensured the card is always good.

Get a head start on your holiday shopping and purchase your VISA gift cards today!

### Congratulations!

Please join us in congratulating Nicole Crawford on her promotion to Vice President of Lending. We also want to congratulate Denise Auske on her promotion to Operations Assistant.

## Holiday Closings:

Columbus Day: Monday,  
October 12, 2009

Veteran's Day: Wednesday,  
November 11, 2009

Thanksgiving Day: Thursday,  
November 26, 2009

Christmas Eve: Thursday,  
December 24, 2009 closing at  
1:00 PM.

Christmas Day: Friday,  
December 25, 2009

New Year's Day: Friday,  
January 1, 2010

The credit union drive up will be open on Saturday, December 26, 2009 and Saturday, January 2, 2010 from 9 AM to 12 noon.

### What were you doing in 1979?

Do you remember what you were doing 30 years ago? Here is what some of our employees and volunteers were up to in 1979:

Denise Auske just turned four.

Nancy Clark-North was married living on a farm with two sons.

Michelle Clemens enjoyed her first Happy Meal at McDonald's.

Nicole Crawford couldn't wait for the weather to warm up to ride her "hot wheels" around the block.

Pam Helling was a stay at home mom and had been married for four years.

Kim McComsey had an arena set up so her brother could practice bull riding and calf roping for 4-H Rodeo. One day, she and her sister decided to try bull riding. The rides did not last very long!

Guy Trenhaile got his first job away from the farm.

Carrie VanOrman rode the bus a lot and often times got on the bus at 6:30AM.

## Nest Eggs Get Break – But Only for 2009

If you're age 70½ or older, you can take advantage of the legislation passed at the end of 2008 that suspends required minimum distributions (RMDs) from IRAs (individual retirement accounts) and traditional 401(k)s. The suspension is only for 2009 and is available to everyone, regardless of their total retirement account balances. Normally, IRA owners must take a minimum annual amount from the traditional IRAs beginning in the year they become 70½. The RMD calculation is based on your age—the older you are, the more you must take out- and the IRA or 401(k) balance at the end of the previous year. If you fail to take the RMD, you'll incur an excise tax of 50%. Example: If you were supposed to take \$8,000 and didn't, you'd owe a \$4,000 penalty. To help taxpayers with battered investment portfolios, the legislation waives RMDs for 2009. This means you can leave your nest egg alone this year-if you can afford to-so you can recover some recent investment losses.

Remember: RMDs don't apply to Roth IRAs or Roth 401(k)s while the owner is living. Even though RMDs are waived for 2009, your provider may continue to make payments to you. If you choose to take advantage of the suspension, make sure you follow these rules:

-Contact your provider and request that the payment be suspended.  
-If you turned 70½ in 2008 and delayed your first year's payment until April 1 of 2009, you're not off the hook; you still must receive the delayed 70½ payment by April 1, 2009.

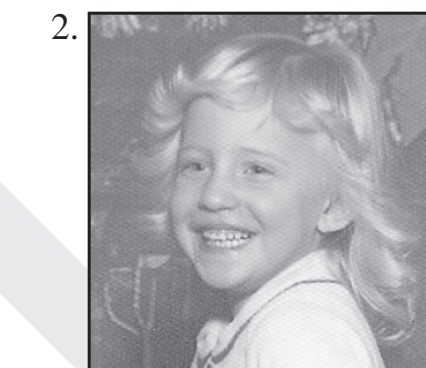
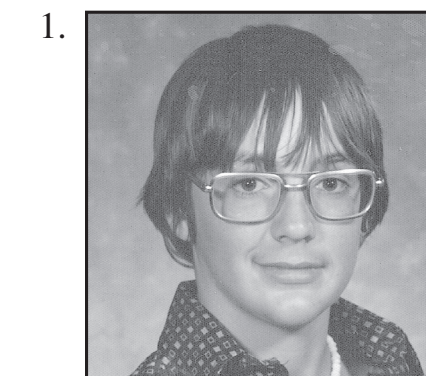
-Beneficiaries of inherited Traditional and Roth IRAs and retirement plan benefits also get the same limited reprieve—just for 2009—from receiving required minimum distributions.  
-The distribution deadline for beneficiaries receiving payments over the five year RMD will be postponed by a year if the five year period includes 2009; for example, the owner died in 2007, the end of the five year period will be December 31, 2013, instead of December 31, 2012.

Contact your provider and ask about the requirement to waive the 2009 RMD. If you don't take any action, your provider may send you a distribution you aren't required to receive.

## Did you know these people in 1979?

1979 was the end of a decade that came in with the Vietnam War, survived Watergate, the Oil Embargo and Disco...though it was close with the last one.

What do you remember about this year that wrapped up the decade? Do you remember these people? Would you like a hint? These people are either employees of the credit union or serve as volunteers on our Board or our Supervisory Committee.



Answers:

1. Guy Trenhaile
2. Nicole Crawford

## Expansion Progress Update

With the walls up it is now a bit more difficult to see the day to day progress, but rest assured we are on track. All the interior walls are now framed. The electricians and plumbers are roughing in and should be completed by the time this newsletter has printed. The ceiling has been sheet rocked at the trusses and the walls have been sheet rocked. The metal and the house wrap are on, too. The site work has started at the north end. The taping has begun as well and the exterior windows have begun being installed. Finally, the painting is scheduled to start at the end of September. Again we appreciate your patience and understanding as we continue to grow to serve you better.