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## Financial Snapshot

November 2008

Members: 2846

Shares: \$22,352,622

Loans: \$20,586,281

Assets: \$24,867,960

This credit union is federally insured by the National Credit Union Administration

## Christmas Club Account, the Recipe for Peace of Mind, All Year Long.

Ingredients:

1. Christmas Club application form, filled out
2. \$5 minimum opening deposit
3. Weekly, bi-weekly, monthly, or semi-monthly deposits
4. Holiday shopping list

Instructions:

Mix 1, 2 and 3 with a visit to **HealthCare Plus FCU**. Set aside 4, adjusting contents upon receipt of subtle hints and suggestions throughout the year.

Note: This recipe for Holiday Peace of Mind yields a higher rate than share accounts. Funds are available for withdrawal on Nov. 1, 2009.

We now offer  
**VISA Gift Cards** for  
your convenience.

## Name Update

Thank you for casting your vote in our name change decision. We had a great turnout and enjoyed hearing your opinions and suggestions, along with your vote. Changing our name to Grand Crossing Federal Credit Union was defeated. Many members felt this wasn't the name they wanted their credit union to carry into the future, and we should leave the name the same for now.

Many of you also understand and agree with the importance of changing our name for the future of the credit union. The board of directors will be discussing future options, but will put this issue aside for now. We will keep everyone posted on future developments. We continue to welcome your comments and suggestions. You may call us at 622-4080 or you may contact us online via [www.hcpfcu.coop](http://www.hcpfcu.coop) and click on the suggestion box. Thank you for your continued support.

## HealthCare Plus Federal Credit Union Receives 5-Star Credit Rating!

Bauer Financial recently ranked **HealthCare Plus Federal Credit Union** as a top-rated 5-Star credit union! Only two other financial institutions in Aberdeen received this prestigious ranking. Each bank and credit union is required to file a detailed financial report with federal regulators four times a year. Bauer Financial obtains this data in its raw form from the government. The quarterly data is subjected to a thorough analysis and is compared with historical data for consistency. Upon completion of the analysis, a star-rating is assigned based on a scale of zero to five stars with five stars being the strongest.

## Simplify Your 2009 IRA Contribution with Direct Deposit!

One way to ensure that you adequately fund your IRA in 2009 is to instruct the IRS to directly deposit all or a portion of your 2008 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 2009 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 2008 tax refund, enter our routing number where instructed on your 2008 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).

## Three \$500 Scholarships Available!

Once again, **HealthCare Plus Federal Credit Union** will be awarding three \$500 scholarships. One scholarship will be awarded to a high school senior planning on attending a post-secondary institution. The second scholarship will be awarded to a student enrolled in his/her second year or higher at a post-secondary educational institution. The third one will be awarded to a student enrolled in graduate school. Applicants must be current credit union members. Applications became available Jan. 2, 2009, 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, 2009. Scholarship winners will be notified by mail. There will be a certificate ceremony for the three winners at our annual meeting on April 24. To ensure fairness, scholarship applicants will remain anonymous to the scholarship committee.

In addition to our three 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 Association will award 10 \$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 can be picked up at either credit union office.

## Take the Express Lane to Vehicle Financing...

Financing is available through **HealthCare Plus Federal Credit Union**, directly from the following dealers:

- Steven Lust Automotive, Aberdeen
- Aberdeen Chrysler Center, Aberdeen
- Trail Chevrolet, Groton



## Holiday Closings:

Martin Luther King Jr.  
Day:  
Jan. 19, 2009

Presidents Day:  
Feb. 16, 2009

## The Financial Planner is IN!

Free Financial Planning Seminars:

Thursday, Jan. 22, 2009 –  
*Investment Concepts*

Thursday, Feb. 19, 2009 –  
*Tax Management*

Each seminar is hosted by **HealthCare Plus Federal Credit Union**, 203 S. Dakota St., and is held from 6 to 8 p.m. We ask that you RSVP to Heidi by noon the day prior to the seminar to reserve your place.

Also, each Friday morning you can stop by our Dakota Street office and visit with our financial planner, Ed Hargens. We recommend you make an appointment to save you time, but it isn't required.

## Concerns? Comments? Suggestions?

If you have concerns, comments or suggestions, please let us know. Visit our website at [www.hcpfcu.coop](http://www.hcpfcu.coop) to fill out the suggestion box, or talk to us personally.

Thank you for helping us to serve you better.

## Aberdeen Area Credit Unions join together

During International Credit Union Week in October, all four Aberdeen area credit unions collected donations for the Salvation Army.



From left are Jessica Kroll, SODES; Audrey Smidt, Salvation Army; Heidi Zeller-Crawford, HealthCare Plus FCU; and Lynn Naake, Aberdeen FCU. Not pictured is Jennifer Starks, Consolidated Hub-CO FCU.

## We're 30! And we are celebrating all year! Come to our annual meeting and celebrate!

During the past 30 years, we've worked hard to serve you. We have strived to provide security, affordability and personal service. We believe we have a lot to offer our members and we want you to know all about it.

That's why we're inviting you to our 30th birthday celebration at our annual meeting. It's our chance to tell you about the financial progress of the credit union and our plans for serving you in the future. You'll have the opportunity to help elect volunteer representatives to serve on the board of directors, and to learn more about the credit union.

The meeting will be held on Friday, April 24, at the Ramada Inn and Convention Center. Please join us for dinner, entertainment, and lots of door prizes to win. Registration begins at 6 p.m., and the catered meal begins at 6:30 p.m. Tickets will go on sale in mid-March, so please continue to watch for more details in our next newsletter.

## It's Time in the Market, Not Timing the Market

There is no magic formula to know the right time to invest in the stock market, or the right time to get out. And when the market falls, many people think, "I got in at the wrong time," and then jump out. But, experts say it's usually a better idea to sit tight. After all, eventually what goes down will come back up, at least when it comes to the market.

**Consider this:** Most people who get out of the market sit on the sidelines and wait for the market to run before getting back in. By doing this, they're losing a lot of the return. Say you're waiting on the sidelines when the market jumps 10%, causing you to get back in. Well, you've already lost that 10% move. And if you're out of the market during the five biggest days of a stock's move, you usually lose about 20% of the return of your portfolio.

Instead of "timing the market," or relying on your financial planner to pick market tops and bottoms, be conservative. Diversify properly and rebalance periodically. This way you don't have to worry about tops and bottoms.

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## Some Accounts Boost Coverage

When it comes to finances, you don't want to lose. That's why the National Credit Union Administration (NCUA), an independent government agency that insures credit union members' funds, has insurance rules for two common types of accounts, giving you and other members deposit insurance coverage and peace of mind.

The NCUA has insurance limits for joint accounts (those two or more people own), and a list of people who qualify for insurance coverage on revocable trust accounts, also called payable-on-death (POD) accounts.

### Here's what you need to know:

Joint accounts (those two or more people own) take into consideration each person's share in all qualifying joint accounts at the credit union and insures that person's funds up to at least \$250,000.

For example: Say you and your spouse have \$400,000 in one joint account at **HealthCare Plus Federal Credit Union**. And that's the only joint account you have here. How much of that \$400,000 does federal insurance cover?

It's \$400,000, because each person's interest in the account is insured up to \$250,000 for his or her share of all joint accounts at **HealthCare Plus Federal Credit Union**.

POD (payable on death those where the depositor indicates that upon his or her death, funds will be named to one or more beneficiaries) Parents, children, grandchildren, spouses and siblings qualify for POD insurance coverage.

For example: You have a \$750,000 POD account at **HealthCare Plus Federal Credit Union**, so that when you die, the money is payable to your child, a brother, and a sister. How much of that \$750,000 is covered by federal insurance?

It's \$750,000, because each beneficiary qualifies for POD coverage.

Contact **HealthCare Plus Federal Credit Union** for more information about the safety of your accounts and all our savings options.

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## Making a Lasting Change

Doing the right thing is easier than you think. By making a simple choice to use presidential \$1 coins, you are joining millions of others who are doing a small part to make America a better place.

### *Choosing coins makes "cents."*

The federal government says that more than \$500 million could be saved annually if the American people would use \$1 coins. In a few years, that means we could save our country billions of dollars.

### *Coins stand the test of time.*

- \$1 coins last for decades and are 100 percent recyclable.

- Convenient. Fun. Educational.

- Similar to the popular 50 State Quarters® Program, a presidential \$1 coin design is released about every 12 weeks; there will always be a reason for a double-take.

### *Smart use of your money.*

This is a great way to be involved and take a responsible role in making a difference. Presidential \$1 coins aren't just for collecting!

**HealthCare Plus Federal Credit Union** is a proud supporter of this program. Be sure to get your \$1 coins next time you are in either of our offices.

