



# ADVISER

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877.452.7935 TOLL FREE  
WWW.HCPFCU.COOP

## Choose e-Statements!

Simplify your life with e-statements. With e-statements, each month you will receive an e-mail indicating your statement is ready, and then you can save it electronically. It's more secure than having your statement sit in your mailbox. Once you try it, you'll wonder why you hadn't done it sooner!

## View Your Credit Card Statement via Internet Banking

You can use the Internet Banking login to view ALL credit card information. Simply use the same Internet Banking login you've always used, then click on the credit card "trailer", and you will be taken directly to the credit card site – without having to use the separate sign on to access this site. You will be able to see your balance, charges, payments, statements, and make payments, all at the same site.

## Plant Your Money Tree

Now is the perfect time to set up direct deposit to meet your savings goals. It is easy and convenient. Establish separate savings accounts to help manage your needs. Open a Christmas Club, Share or Super Shares account and watch your balances grow. Set a personal goal and strive to meet it by year end.

## Student Loans

If you are applying for a guaranteed student loan remember to use our lender code 830464 on your application.

## 2014 Board Nominations and Election Information

The Board of Directors has appointed a Nominating Committee, which includes Nancy Clark North, Truman Henry, Rachel Neu McCleary, and Carrie VanOrman. The committee will submit names of the incumbents who wish to seek re-election and may accept petitions from any member who wishes to run. There are three board seats up for election this year, each with a three year term. The terms of the following board members expire: Nancy Clark North, Joe Dudley, and Joy Mammenga. **To qualify for the election, an HCPFCU member must submit the following to the nominating committee:** A statement of nominee's qualifications and biographical data.

## Mark Your Calendar for the 35<sup>th</sup> Anniversary Picnic!

As we embark on our 35<sup>th</sup> anniversary we will be celebrating with a credit union family picnic on Saturday, June 7. The picnic will be held at Storybook Land's Visitor Center from 11:30 am -1:30 pm. Watch for details in your May statement!

## Make the Smart Move with HCPFCU Home Equity Loan!

With the housing market improving and home values increasing, we couldn't imagine a better time than now to look at a Home Equity Loan. Using the equity in your home to pay off high interest debt, make needed renovations, or refinancing your existing high interest home equity loan is a smart move. We offer quick turnaround time, which means you get the funds you need faster.

Applying for a Home Equity Loan is fast and simple. If you are shopping for a Home Equity Loan, we encourage you to call our Home Loan Team at **725.0900** to find out more information.

## Spring 2014

### Annual Meeting

Mark your calendars for Friday, April 25<sup>th</sup>, as we embark on our 35<sup>th</sup> year of business. Registration begins at 6 PM and dinner will be served at 6:30 PM with a short meeting and entertainment to follow. The annual meeting will be held at the Ramada Inn and tickets are on sale now. Tickets are \$10.00 each until the week of the Annual Meeting then the price will increase to \$20.00 if there are tickets left. Be sure to buy your tickets early.

### Financial Planning Center

#### Do you have financial questions?

HCPFCU offers you a complimentary, no obligation consultation with a registered Financial Advisor, who will work with you to help you identify and achieve your long-term financial goals. We want you to enjoy the finer things in life, both now and later. Start planning your future today for a bright tomorrow! Financial Advisor, Ed Hargens, will sit down with you one on one and discuss your long term financial planning goals... deciding what's best for you! Schedule an appointment today 725.9800!

### Club 18

Of course your children should attend college. The question is: How will you handle education's enormous price tag?

How much money will you need to set aside for college education? Whether you plan to finance the entire cost of your child's education or a portion, starting now will help you achieve your goal. It's never too late to start!

Club 18 is an ideal savings program for college expenses or just to help them get a head start on life! You can earn a special rate of interest just for planning for your child's future. You can start with as little as \$10. With Club 18 you are making two important investments: one with your child's future and one with your money. At HCPFCU we can help guide you through it. Visit our website for more details [www.hcpfcu.coop](http://www.hcpfcu.coop).

## Financial Snapshot

February 2014

Members: 4371

Shares: \$38,079,000

Loans: \$37,268,000

Assets: \$41,416,000

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

## Holiday Closings:

Monday, May 26, 2014  
Memorial Day

Friday, July 4, 2014  
Independence Day

## Travel Money Card

It's easier than ever to reload your TravelMoney Card. If you have new or previously purchased cards this applies to you too. Now there is no limit to the number of times you can reload your TravelMoney Card until the expiration date. The reload fee remains the same at \$2 per reload, removed from the card balance. Reloads done at the Credit Union are available the day the funds are loaded.

## Show Your Team Spirit with Logo Checks

You can order your checks with a school logo on them from Aberdeen Central or Aberdeen Christian High School, Northern State University, Presentation College, Roncalli High School or even the Aberdeen Wings. The next time you reorder checks just ask for your school's logo.

## Verified By VISA

Your Advantage Checkcard is equipped with Verified by Visa - a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction. To learn more, visit [usa.visa.com/personal/security](http://usa.visa.com/personal/security)

## It's that time of year again...

**Tax Season!** Trying to pay less in taxes this year might be easier than you think. Ask your tax preparer which avenue is most lucrative in terms of minimizing your tax liability. For instance, ask if contributing to your IRA is appropriate because an IRA contribution could lower your tax liability depending on your income, contribution, and your retirement goals. If you are under age 50, then you can contribute a maximum of \$5,000; if you're greater than 50, then you can contribute a maximum of \$6,000 for tax year 2013. By contributing to an IRA, your taxable income may be reduced. You can open your Traditional and Roth IRA accounts at HCPFCU and they are federally insured up to \$250,000 by the NCUA.

To open your HCPFCU IRA, roll over funds, or make your annual IRA contribution, visit our office or call 605.725.0900.

## Insurance Offering

From time to time CMFG Life Insurance offers insurance to our members and sends mailings. If you are interested, please call the toll free number listed on the mailing. If you are not interested, please simply discard the letter. The Accidental Death/Dismemberment policy can be yours with no additional coverage needed if you complete the form. This is for "base" coverage or you may choose more coverage at an additional cost. Each individual may choose to enroll or decline coverage at any time. Please check the mailings for contact information.

*As with any insurance product, you should compare rates offered to determine if this is right for you.*

## Safety Tips for Online Access

In order to protect you, here are some tips for keeping your accounts and information safe:

- Change your login/username from your account number. EX: 1234 change to SSmith01
- Utilize all characters in your password: Uppercase, lowercase, symbols, and numbers
- Keep your password confidential
- Make use of anti-virus software
- Beware of questionable emails. We will NEVER ask you to email your account information because we already know who you are.
- Notify us IMMEDIATELY if you think you have submitted account details to the wrong place.

## Stressed About Money?

Lack of savings is our biggest money worry, says a survey sponsored, in part, by the National Foundation for Credit Counseling. Even if doing better than a few years ago — and even if debt-free — 77 percent of those surveyed feel they're not financially prepared for emergencies or retirement. Sound familiar? If so, you know what to do. Whether married or single, you must save more. Because women generally live longer than men, they particularly need to get organized. This step-by-step savings plan will help wipe out money worries:

### 1. Get good information and act on it.

Maybe you're better off than you think. Maybe you don't have all the right facts to solve money worries. Talk to us. We offer friendly, nonjudgmental financial assistance. We can help you create a comfortable cash-flow plan. Even discuss your goals and outline options to meet them. You'll feel less vulnerable and more in control of your finances. You always can change what you're doing. What's important is thinking ahead. When it comes to money, we're surprisingly innovative.

### 2. Save without trying; switch all your banking to us.

Every service saves you money. Explore your opportunities at [www.hcpfcu.coop](http://www.hcpfcu.coop). Click "Products & Services". You'll find ways to avoid overdraft fees, earn interest, make free withdrawals at Advantage ATMs. Keep scrolling. You can consolidate loans to save interest, too. Designate a portion of each paycheck to be automatically deposited into savings. Pay bills online for free. No postage needed. Put tax refunds into savings. Those are just a few ideas to help save you money.

### 3. Focus on the financial outcome you want.

Golfers spot where they want the ball to land, then aim for that. Football players imagine the touchdown. Imagine your goals, too. If you want to retire in 10 years, imagine where you'll be and what you'll be doing. Plan a weekend celebration once you've tucked away a \$3,000 or \$10,000 nest egg. By visualizing the outcome you want — or posting it on the refrigerator door — you focus on positive rather than negative thoughts. Positive thinking is the key to financial success. **Call 725.0900, stop by or go to [www.hcpfcu.coop](http://www.hcpfcu.coop).** We can help improve your finances. Our friendly, caring staff makes everything stress-free. Like the new you!