



ADVISER

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WWW.HCPFCU.COOP

Holiday Closings:

Friday, July 4 in observance of Independence Day

Monday, September 1 in observance of Labor Day

Money Doesn't Grow On Trees

Let HCPFCU provide you with a loan that will fit your lifestyle. Our lifestyle loans are uniquely designed to help you with whatever life throws your way. We want to provide our members low rate loans for any of their needs, so let us know how we can help.

Life Is A Highway - Car & Truck loans of all sizes
Splish Splash - Pool or Hot Tub Loans
Home Sweet Home - Loans for the Mortgage, the Move, and the New Furniture
Smarty Pants - Education Loans
Ahhhh... - Vacation Loans

And don't forget about loans for Home Repairs, Motorcycles, Boats, RVs, Weddings, Holidays, Family Trips, or anything else life may bring. **Apply at HCPFCU today!**

Online Bill Pay - Safe & Convenient!

Tired of writing out the same checks each month, only to find yourself scrambling to get to the post office to get more stamps to mail them in time? Online Bill Pay takes the pain out of paying your bills. No more licking envelopes or rushing out to buy stamps. With Bill Pay, you can pay your bills at the click of a button. If you're not already enroll today!

Board Members Elected

The three board seats that were up for re-election at this year's annual meeting were filled by Nancy Clark North, Joe Dudley, and Joy Mammenga. Each will serve a three year term and Brenda Lanphere was appointed to fulfill a one year unexpired term.

Tips to Make Your American Dream a Reality

Owning your own home is a dream for many people. For those of you who are (or would like to be) first-time homebuyers, HCPFCU would like to offer some tips on how to make the process go smoothly—and possibly, more quickly.

- Know your credit score and take a close look at your credit report. If you find errors, try to get them fixed. Start at www.freecreditreport.com.
- Figure out what you can afford. Create a budget of your monthly expenses and know what assets you own, as well as your debts. Remember, taxes, insurance and future repairs and upkeep also cost money!
- Gather your down payment. A down payment will generally range from 3% up to 20%, but a larger down payment may help you qualify for a lower interest rate or offer other benefits.
- Get pre-approved for a loan. This is an essential step in buying a home, because you will know exactly how much you can spend, sellers will take your offer more seriously, and the loan will likely be funded more quickly.

For more information, we encourage you to visit our mortgage web page at <http://www.hcpfcu.coop/mortgageservices>, or call our Home Team at 605.725.0900.

Summer 2014

2nd Annual HCPFCU/Pierson Ford Mega Sale!

10 Days of food, family, fun and savings!
Monday, July 21 – Thursday, July 31
Pierson Ford
701 Auto Plaza Drive

The relationship between HCPFCU and Pierson Ford goes back nearly four years when both businesses combined to develop a member experience that's mutually beneficial.

HCP and Pierson Ford became aware that there was something special about the way our business operated - the best interests of the customer and the member come first. Soon a friendship and an alliance were built between HCP and Pierson Ford.

Pierson Ford has created a car sale for HCPFCU current and future members where you can shop in confidence that your credit union is right there to help. This is the 2nd year having the sale and we are looking forward to seeing you there!

Watch for a special flier with details of free events, free food and giveaways during the sale.

MemberConnect Perks

As one of our members you have access to MemberConnect insurance products and programs. Endorsed by Healthcare Plus Federal Credit Union, these products and programs include accidental death and dismemberment insurance (AD&D), auto and homeowners insurance, and life insurance. Across multiple channels, the MemberCONNECT Program ensures you get straightforward information, often with members-only rates. To learn more about TruStage go to www.trustage.com/ourstory or call 725-0900 and ask us today.

Financial Snapshot

May 2014

Members: 4450
Shares: \$38,520,000
Loans: \$38,802,000
Assets: \$42,125,000
This credit union is federally insured by the National Credit Union Administration at least up to \$250,000 per account.

Popmoney®

Person-to-Person Payments Made Easy, Convenient and Secure.

We are giving you the convenience and freedom of sending a payment to a friend, relative, babysitter, dog walker or anyone – anytime – anywhere. Popmoney is an easy, fast, and secure online personal payment service that lets you send and receive money just as easily as sending a text message or email. **Easy to Send, Simple to Receive**

It takes four easy steps to send a Popmoney payment:

1. To send a payment, sign into your Internet Banking account click on the Bill Pay Tab, then click on the Popmoney tab and enter the recipient's email address or mobile number and the amount of the payment. Next to the Popmoney tab there is a My Accounts tab where you can see which account you have set up to have the money come out of.
2. You've got money! The recipient receives an email or text with a personal greeting from you, the sender.
3. If the recipient's financial institution is in the Popmoney network they use their online banking application to accept the payment. If not, the recipient tells Popmoney.com where to deposit the money.
4. Money moves directly from sender's to recipient's bank account. Popmoney uses the same network the world's financial institutions use to move billions of dollars a day. There is a fifty cent per transaction fee to use Popmoney, but we are sure you will agree that the time and the stamps you will save will quickly put you ahead.

New Faces!



You may have noticed some new faces at Healthcare Plus FCU. We have hired two part time Member Service Representatives: Melissa Skinner and Brittany Holzer. In this issue you can get to know Melissa and watch in our next newsletter for Brittany's profile.

Melissa is an enrolled member of the Standing Rock Sioux Tribe (ND) and her family also comes from the (Dakota) Santee Sioux Tribe; she grew up in Aberdeen and then graduated from high school in Salem, OR. Melissa went on to attend school at United Tribes Technical College, Sitting Bull College and University of North Dakota.

In addition to working part time for us she also works at Indigenous Ministries of the Episcopal Church and Boys and Girls Club of the Aberdeen Area as their Education Director.

Melissa has one daughter and enjoys spending time with their family near and far; including, fishing, camping, powwows and family dinners.

Please stop by our main office to meet Melissa and Brittany and welcome them to the credit union family.

Annual Meeting Entertainment

Ventriloquist, Cindy Geditz kept members entertained at this year's annual meeting. President, Guy Trenhaile even was able to be part of the act.



Thumbs Up!

The Credit Union National Association has determined that Healthcare Plus Federal Credit Union provided \$106,796 in direct financial benefits to its 4,156 members during the twelve months ending in December 2103. These benefits are equivalent to approximately \$49 per member household.

Credit Unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

~CUNA Membership Benefits Report

HCPFCU Scholarship Winners

The Scholarship Committee named Theresa Kolar and Ashley Feickert the winners of the two \$500 scholarships offered by the Credit Union; one to a graduating high school senior and one to a post-secondary student. Each candidate was judged based on their academic strength, leadership qualities, extracurricular activities, and service to the community; in addition to answering the essay question: "What is the importance of effective money management and financial literacy? How can Healthcare Plus Federal Credit Union's products and services assist you with these goals?"

Students were given the choice of submitting a traditional essay or a video essay this year. Kolar will be attending the University of Mary this fall. Feickert is attending South Dakota State University.

All the applications that were submitted were made anonymous and the committee then judged the applications. If you are interested in applying for a scholarship next year, applications will be available online in January of 2015 at www.hcpfcu.coop, click on Press Room.

CUAD Scholarship Winner

Credit Union Association of the Dakotas (CUAD) recently awarded ten Credit Union High School Financial Scholarships to North Dakota and South Dakota. One of the SD recipients was Jacob R. Heidenreich - a senior graduating from Northwestern Area School in Mellette and is a member of Healthcare Plus Federal Credit Union.

Congratulations to all of our winners and best of luck to all of our members who are heading off to school this fall!