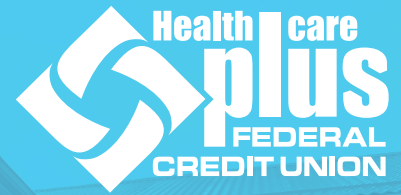


# ADVISOR

FALL 2016



## International Credit Union Day October 20, 2016

International Credit Union (ICU) Day® has been celebrated on the third Thursday in October since 1948. This year it will be celebrated Thursday, October 20, 2016. This day is recognized to reflect on the Credit Union movement, its history, and to promote its achievements. International Credit Union Day® is a day to honor those who have been faithful to the movement, recognize the hard work of those working in the Credit Union industry, and to show members our appreciation.

The ultimate goal of International Credit Union Day® is to raise awareness about the great work that Credit Unions

are doing around the world and to give members the opportunity to get more involved. Credit Unions throughout the world celebrate the day with fundraisers, open houses, contests, picnics and parades. Copyright World Credit Unions, 2015

### Mark Your Calendar!

At Healthcare Plus Federal Credit Union we like to celebrate International Credit Union Day® by hosting an Open House for our Members Owners!

Stop by one of our locations on Thursday, October 20, enjoy a treat and sign up for door prizes!



### Holiday Closings

Healthcare Plus Federal Credit Union will be closed for the following holidays:

- Columbus/Native American Day - Monday, October 10, 2016 | CLOSED
- Veterans Day - Friday, November 11, 2016 | CLOSED
- Thanksgiving - Thursday, November 24, 2016 | CLOSED
- Christmas Eve - Saturday, December 24, 2016 | CLOSED
- Christmas Day Holiday - Monday, December 26, 2016 | CLOSED
- New Year's Day Holiday - Monday, January 2, 2017 | CLOSED

### Need 24 - hour access to your account?

- Try Internet Banking at [www.hcpfcu.coop](http://www.hcpfcu.coop)
- Sign up for Mobiliti at [www.hcpfcu.coop/GoMobile](http://www.hcpfcu.coop/GoMobile)
- Voice Teller at 605.725.0888



## Christmas Loan Special

Healthcare Plus Federal Credit Union will be offering a Christmas loan special, maximum \$1000.00 new money, only 5% APR, and maximum repayment term of 6 months! Must meet regular loan approval qualifications.

Healthcare Plus Federal Credit Union knows that money can be tight around the Holiday Season. That is why we offer loan deferment payments for up to 45 days. There is a \$20 deferment fee per eligible loan. Contact your loan officer today to see if you qualify! (See Christmas Club account article on next page).

# Important Announcements

Due to an increase in the risk of fraud on inactive/dormant accounts, these accounts will be closely monitored. Our policy defines inactive/dormant account as an account that has had no activity for 180 days. If a transaction is requested on an inactive account, you will be required to come in to one of the lobbies of the Credit Union with a current photo ID. Inactive/dormant share accounts with a balance of less than \$25.00 will be charged a monthly fee of \$2.00. This fee will continue to be deducted from the account

until the balance is reduced to zero. If you want to make your account active again, please bring the balance above \$25.00. This fee will begin 12/1/2016. If your account has become dormant, please consider using your credit union more frequently!

We would also like our members to make note that the Travel Money Cards will be changed to EMV chip cards. With the added security the fee will now increase to \$5.00 a card. Reload fees remain at \$2.00 per reload.

## Important: Insurance Change

Healthcare Plus FCU has partnered with a new Collateral Protection Insurance tracking company. Effective August 1, 2016 State National Companies began tracking insurance coverage on collateralized consumer loans.

With the transferring of insurance information from our previous tracking company to State National, there may be some insurance coverage verifications that may have slipped through the cracks and did not get converted. Some of the policies may have been outdated/expired and a new, updated one required.

In the next month or so, if you receive a notice from State National Company regarding

your assistance in providing to us proof of insurance coverage. Please help us in getting this updated information as soon as possible. Please contact your insurance agent and ask them to send proof of full coverage insurance showing Healthcare Plus FCU as the loss payee or lien holder, and comprehensive and collision coverages with deductible amounts no greater than \$2500. This information may be faxed to us at 605-725-0899 or mailed to PO Box 1857; Aberdeen, SD 57402-1857.

Please call us if you have any questions and we thank you in advance for your cooperation and prompt assistance.

## Financial Snapshot

August 2016

Members	5,178
Shares	\$42,048
Loans	\$42,044
Assets	\$46,535

## Christmas Comes Every Year

The holiday season is full of spending. It can be a shock to your finances if you haven't budgeted or saved for buying gifts for everyone on your "nice" list.

You can prepare yourself for next year by opening a Christmas Club account this year. By setting up a weekly, bi-weekly or monthly deposit into your Christmas Club account you can make saving easy and it's cost effective! Christmas Club accounts receive a higher interest rate\* on the first \$5,000!

\*Rate for \$25 - \$4999.99 is 1.0% and rates for \$5000 + is 0.10%. Funds are available Jan. 1. Penalty applies for early withdrawal. Effective as of Dec. 15, 2016.

## Lights, Camera, Action!

Need a stocking stuffer idea? You can purchase your movie tickets from Healthcare Plus! The tickets can be used at the Carmike Theatre in the Lakewood Mall. The tickets can be purchased at either of our offices. These tickets are available to our members only.

## Are you on Facebook & Twitter?

So is Healthcare Plus FCU!

"Like" us

 [facebook.com/HealthcarePlusFCU](https://www.facebook.com/HealthcarePlusFCU)

"Follow" us

 [@hcp\\_fcu](https://twitter.com/hcp_fcu)

