

ADVISOR

SUMMER 2017



Congratulations Scholarship Winner!



Brittany Holzer Memorial Scholarship

Healthcare Plus Federal Credit Union, in partnership with the Brittany Holzer family, have joined efforts to present the Brittany Holzer Memorial/ Healthcare Plus Federal Credit Union Scholarship.

Brittany was a valued member of our Credit Union staff and the Scott and Tanya Holzer family have played an important role in the Roncalli school system, Avera St. Lukes, and the Aberdeen community for many years. This scholarship is awarded to a Roncalli senior who exemplifies the spirit of



Brittany. Our 2017 winner is Colton Cox. Congratulations Colton and continued blessings for Scott, Tanya, Layne and Eric, along with the many lives Brittany touched.

Holiday Closings

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

- Independence Day
Tuesday, July 4, 2017
Closed
- Labor Day Monday,
September 4, 2017
Closed

Need 24 - hour access to your account?

- Try Internet Banking at www.hcpfcu.coop
- Sign up for Mobiliti at www.hcpfcu.coop/GoMobile
- Voice Teller at 605.725.0888

Need Cash?

Visit one or more than 55,000 surcharge-free ATM's. Go to www.hcpfcu.coop for locations.

Bill Pay

Save yourself time and stamps by taking advantage of this Free Service! We'll Pay your bills on time every time. Sign up today!

IMPORTANT ANNOUNCEMENTS

Closing Accounts: When closing an account, please make sure to destroy old checks and debit cards. By doing this you are protecting yourself and Healthcare Plus Federal Credit Union.

Visa Everyday - Cards Coming in July: Healthcare Plus Federal Credit Union will now be offering Visa Everyday Cards. These cards have a minimum load of \$10.00 and are not directly linked to members savings or share draft accounts. Members can even set up free bill payments to be directly deducted from the card. The Visa Everyday Card can be used at any location world wide that accepts Visa. Members can also use the card at any ATM. These cards have an initial set up fee of \$5.00.

Convenient Car Shopping – any way you want it!

Shopping for a new vehicle, boat or camper? Your Credit Union provides you with a variety of convenient options. The best why to streamline the process is to talk to your loan officer first and complete or update your loan application and income verification.

We also have a financing relationships with three of our local car dealerships! You can request to have your loan serviced by Healthcare Plus FCU without having to leave the dealership at Steven Lust Automotive, Pierson Ford and Harr Motors. This is very convenient, especially if you are car shopping during the evenings or on the weekends. They take care of all of the paperwork and your loan ends up at “home” with your Credit Union. Simply tell the sales or finance person that you want your application sent only to Healthcare Plus FCU.

We want you to get the best financing deal possible, but we also want you to be AWARE! When you fill out a loan application at the dealership, they get faxed to several different financial institutions. Many of those institutions will pull your credit report. That may not seem like a big deal, right? It can be!! Each and every credit report inquiry negatively impacts your credit score – even if by a few points. Keep in mind that if a dealership sends your application and five financial institutions pull your report, that is well over a dozen points right there. Perserving every point on your credit score is very important!

Whichever option works best for your needs, we want you to get the best deal while also making the process as easy as possible. We are ready to help in anyway we can!

Financial Snapshot

May 2017

Members	5006
Shares	\$42,789,000
Loans	\$40,168,000
Assets	46,783,000

Have you downloaded our FREE app yet?

Healthcare Plus offers mobile banking with apps for Apple and Android devices. Imagine having 24-hour access wherever you are! Now you can have your Credit Union at your fingertips.

- Check your account balances
- Review recent account activity
- Account to account transfers
- Alerts via text messaging

Get signed up today or learn more about Mobiliti at www.hcpfcu.coop/GoMobile.

Credit Cards

Late Fee Charges are now \$20 each time a credit card payment is made after the grace period.

Are you on Facebook & Twitter?

So is Healthcare Plus FCU!

“Like” us

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

“Follow” us

 @hcp_fcu

