

About Us

Healthcare Plus Federal Credit Union welcomes anyone who lives, works, worships or attends school in Brown County to become a member. The immediate family members of these groups are also welcome to join.

At **Healthcare Plus Federal Credit Union**, once you become a member you are a member for life. This means that even if you change jobs or move away from Brown County you may always remain a member of our Credit Union Family.

Healthcare Plus Federal Credit Union saves its members thousands of dollars each year by allowing our members to generally pay lower interest rates for loans, lower fees for financial services, and most importantly, receive higher returns on your savings. That's a value that directly affects your wallet.

Healthcare Plus Federal Credit Union is a member owned financial cooperative. We offer many of the same services as banks, including loans, savings accounts, checking accounts, IRAs, internet banking, certificates, mobile banking, and more.

Great services, great rates.

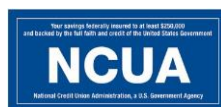
Credit Unions typically offer better rates than banks, due to the cooperative's not-for-profit operation. While banks must make profits for their shareholders, credit unions exist only to serve their members. So instead of sending dividends to shareholders we send our returns back to you through better rates and improved services.

Voice Teller

With your Voice Teller system, you may access your accounts anytime day or night. With Voice Teller, you can:

- Check your share/loan balances
- Transfer funds
- Make loan payments
- Check on deposits/withdrawals
- And much, much more

See What We Can Do...



Healthcare Plus FCU
203 S. Dakota St.
Aberdeen, SD 57401
605.725.0900
FAX 605.725.0899

Lobby: 9:00-4:00 M-F
Drive-up: 7:30-6:00 M-F
Sat. Drive-up: 9:00-12pm

www.hcpfcu.coop

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Voice Teller

Keeping you connected to your money.

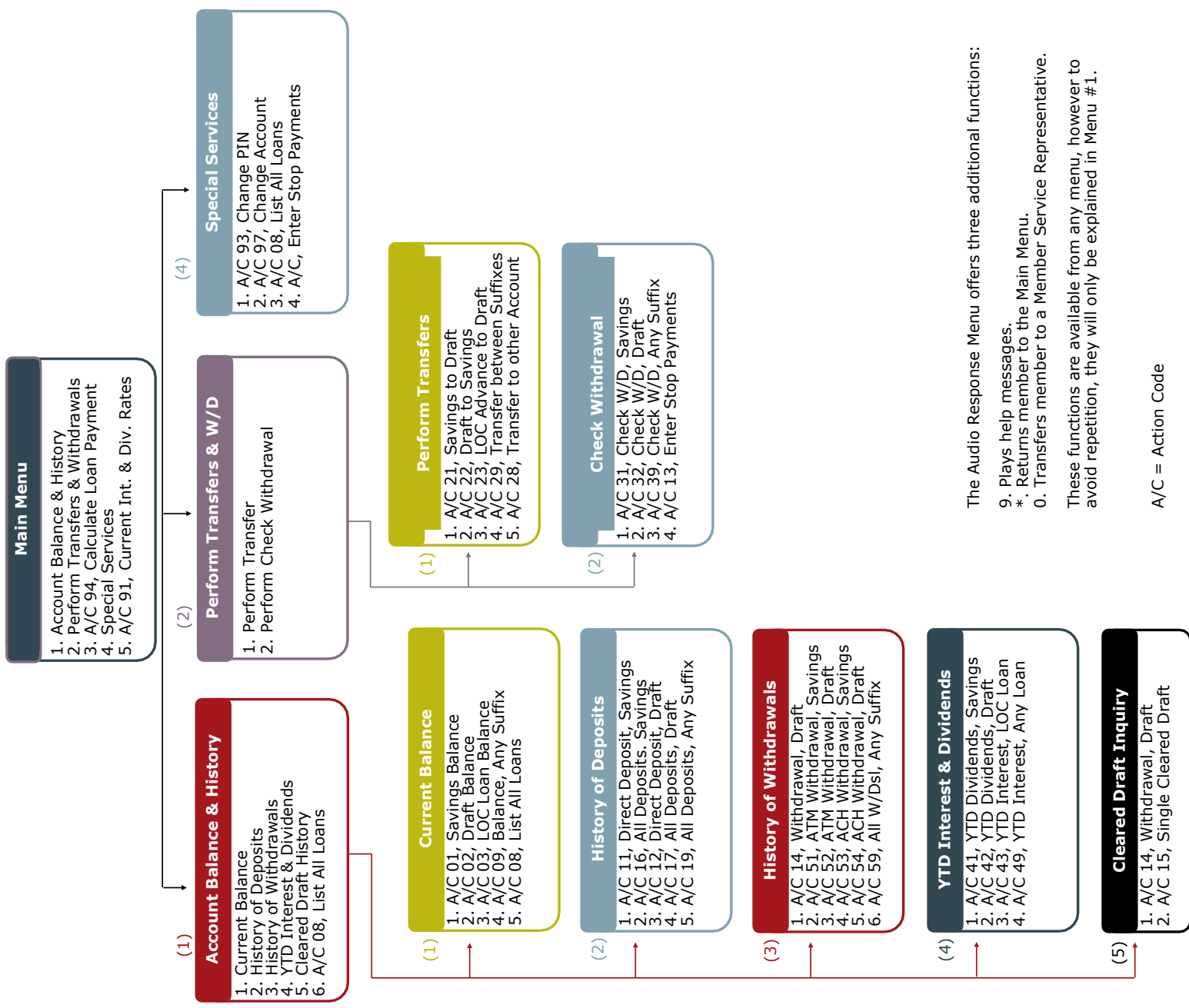
Anytime.

Anyplace.

605.725.0888

See What We Can Do...

Audio Response Flow Chart



The Audio Response Menu offers three additional functions:

- Plays help messages.
- Returns member to the Main Menu.
- Transfers member to a Member Service Representative.

These functions are available from any menu, however to avoid repetition, they will only be explained in Menu #1.

A/C = Action Code