



ADVISER

203 S. DAKOTA ST • MAIN OFFICE
305 S. STATE ST • 2N
605.725.0900 • ABERDEEN, SD
877.452.7935 TOLL FREE
WWW.HCPFCU.COOP

Financial Snapshot

September 2010

Members: 3400

Shares: \$31,783,000

Loans: \$29,410,000

Assets: \$34,486,000

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

Check Ordering

Do you order your checks from somewhere other than the credit union? If so when you reorder your checks next time be sure you ask the company to change our telephone number. At the bottom left corner of your checks our name and contact information should appear as:

Healthcare Plus Federal Credit Union
PO Box 1857
Aberdeen, SD 57402-1857
(605) 725-0900

If you have any questions please call us at 605.725.0900.

Christmas Club Funds

Christmas Club Funds will be available on November 1st. Dividends will be paid to the Christmas Club share accounts on October 31st. You can begin to withdraw the funds at that time or have them transferred to your checking account. Payroll deductions will continue after November 1st, unless you contact the credit union. Funds will be available to all members until December 31st. If you have questions or are interested in starting a Christmas Club account, please call 605.725.0900.

International Credit Union Day ~ Open House

Please join us on Thursday, October 21, as we celebrate with coffee and cookies. While you are at either of our locations you can also register for door prizes. During the whole week we will be collecting non-perishable food items to be donated to the Salvation Army. Local. Trusted. Serving You. Experience the Credit Union Difference.

Raffle Tickets For Sale!

\$5,000 in prizes to be given away. Two grand prizes of \$1,000 Visa gift cards and twelve \$250 Visa gift cards will be given away. The drawing will be held on November 30, 2010 at 3:00pm CST and the results will be posted at www.midamericacua.coop. You do not have to be present to win.

Tickets are \$2 each, \$5 for 3 tickets, or \$20 for 13 tickets. Sixty percent (60%) of all contributions go to CUPAC and forty percent (40%) of all contributions go to CULAC. Contributions are not tax deductible. All contributions are voluntary and are used for political purposes. You have the right to refuse to contribute without any reprisal. Bismarck Permit # 3383

CUPAC is the state political action committee of the Mid-America Credit Union Association. CULAC is the federal political action committee of the Credit Union National Association. Donations to CUPAC/CULAC are used to support credit union friendly candidates in their bids for state and federal office. Contributions are strictly voluntary. You have the right to refuse to contribute without any reprisal. Contributions are not deductible for federal income tax purposes. Federal election law requires us to report the name, address, occupation and name of employer for individuals who contribute over \$200 or more in one calendar year. Voluntary contributions of \$10 or more are welcome. Offer void where prohibited. Members of credit unions that have signed permission agreements with their leagues for the current year are eligible to participate in CUPAC/CULAC activities. Making a voluntary contribution does not improve your chances of winning. The winner will be selected by random drawing on Tuesday, November 30, 2010, at 3:00 p.m. (CST). A complete set of official rules is available upon request by contact Jeff Olson at jolson@midamericacua.coop.

Fall 2010

Insurance Change

We are currently partnering with a company that will track insurance on all secured loans with the credit union. Full coverage insurance is a requirement for most collateralized loans including consumer and real estate. While we transition to this new company please take a moment to make sure your current insurance coverage has the credit union listed as loss payee with address information noted below:
Healthcare Plus Federal Credit Union
203 S Dakota St
Aberdeen, SD 57401

If we are currently not listed, please add us and have your agent forward to us a copy of your proof of insurance. In the event evidence of proper insurance is not provided, it may be necessary for the credit union to purchase a policy at your expense for our protection. The cost of this insurance will be added to your loan and would increase your monthly payment. To provide your insurance information or for answers to common questions visit us at www.hcpfcu.coop.

Please be assured your timely cooperation will help us serve you better. For your convenience, you may ask your agent to fax us proof of your coverage to us at 605.725.0899 or contact us with questions at 605.725.0900.

Do you have a new phone number?

Have you changed your phone number, added a cell number, or eliminated your land line? Please make sure we have **ALL** your correct and updated phone numbers. You can call us at our new phone number 605.725.0900 or email us at info@hcpfcu.coop. Please do not reference your account number in your email, instead include your full name, contact numbers and if it is a home, work or cell phone number. If we have questions we will call you back.

Holiday Closings:

Columbus Day: Monday,
October 11, 2010

Veterans Day: Thursday,
November 11, 2010

Thanksgiving Day: Thursday,
November 25, 2010

Christmas Eve: Friday,
December 24, 2010 closing at
1:00 PM.

Christmas Day: Saturday,
December 25, 2010

New Year's Eve: Friday,
December 31, 2010 closing at
3:00 PM

New Year's Day: Saturday,
January 1, 2011

Lights! Camera! Action!

You can now purchase your movie tickets from Healthcare Plus! The tickets are \$7.00 each and can be used at the Carmike Theatre in the Lakewood Mall. The tickets can be purchased at either of our offices. A great stocking stuffer idea for the holidays! These tickets are only available to our members.

Technology Corner Fight Fraud

Please note that HCPFCU will never ask you to verify your personal or private information by email, through a web link, with a text message or by phone unless you initiate the contact with us through our published ways of communication. Be cautious to never download virus scans from websites or pop-ups, as these may be fraudulent attempts to gain financial information. Should you receive a suspicious request of that type that appears to be from HCPFCU and you are not sure or have responded to a fraudulent attempt, please contact us immediately at (605) 725-0900, call Toll Free (866) 452-7935, e-mail us at info@hcpfcu.coop or stop at our office, to confirm the authenticity of the correspondence.

Fee Change

Beginning December 1, 2010 the following fees will be changing at the credit union.

Western Union Wire Fee	\$25 each
Domestic Wire Transfer Fee	\$15 each
Stop Payment Fee	\$25 each
One Time ACH Fee	\$15

As your credit union we will continue to monitor all of our fees and services so we can provide you with the best service at the best rate to you, our members.

Three Ways to Improve Your Credit Score

Your credit score is one of your most important financial assets. The quality of your score can affect everything from your ability to get a loan (and rate that you are offered) to the cost of your annual car insurance premium. Here are three ways you can help ensure your credit score is as high as it could be. (Remember, if you are trying to improve your credit rating, you aren't repairing your score, you are rebuilding your history. The only way to improve your score is to establish good habits and continue them over time.)

1. Make payments on time. One late payment can stay on your credit report for up to seven years. Be sure to make payments on time. Using auto bill payment can keep your payments from being late.
2. Pay down debt. If you have fixed rate loans, pay the minimum to free up cash to pay down debts with variable rates (such as equity loans or credit cards). Once you have paid off the variable rate loans, you can make larger payments toward the fixed loans.
3. Open a savings account and keep it growing. A savings account shows us that you are serious about saving toward the future and that you have cash reserves on hand that you could use toward your debts. Consider making automatic deposits every pay period, so you can keep your nest egg growing.

Pay Attention to "The Three C's"

The guidelines that creditors use to decide when to grant you credit are character, capacity, and collateral. **Character:** How responsible you are in paying your bills. Paying on time is important.

Capacity: Your ability to repay loans based on money management skills, income, and financial position.

Collateral: What assets you have to offer if you don't pay back the loan.

"Where Did My Deposit Go?" or "How Did This Get Charged To My Account?"

Have you found yourself asking these questions? It is very important for you to provide accurate account numbers when setting up automatic payments from your account. And, it is equally important to review your monthly statement carefully to make sure it is accurate, too. As we continue to enjoy the convenience that technology offers to us it is important you double check everything for accuracy, as the potential for error from employers or merchants entering account numbers does exist. You should inquire at the credit union if you have any questions regarding accurate account number information. As always, before we provide account number information to anyone, we will ask for secure passwords to identify the person asking for information.

VISA Gift Cards – the Perfect Holiday Gift

Do you have a person that is difficult to shop for? Give the gift that makes everybody happy – a VISA Gift Card! With VISA gift cards, the recipient can redeem their card to purchase the things they want most anywhere VISA Cards are welcomed. VISA gift cards are also safer than cash – if it is lost or stolen, the unused portion can be replaced, for a small fee. With a VISA gift card you are ensured the card is always good. Get a head start on your holiday shopping and purchase your VISA gift cards today!

Auditing

Harrington & Associates from Huron, SD is currently sending out verification of account forms to some of our members. This is legitimate. They choose large balance and random accounts and send the verifications. You only need to verify the information is correct. You do not have to provide any account information as it's already on the request. If you do have questions please call us.

Shopping for Rates? Check Us Out!

A new or used vehicle, even in this economy, is more affordable than ever, thanks to our affordable rates and terms. Bankrate.com agrees that credit unions have the best auto rates and are in first place, compared with banks, for the lowest car loan rates. Not only will we finance your purchase, but we will also show you how to price, shop and negotiate for the best deal possible. Visit us first.