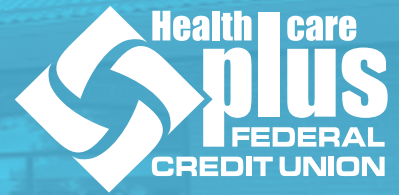


ADVISOR

WINTER 2017



Save The Date

Healthcare Plus Federal Credit Union has scheduled their 37th Annual Meeting for Friday, April 21, at the Dakota Event Center in Aberdeen, South Dakota. The doors will open at 6:00 PM for registration and social hour. Dinner and the meeting will begin at 6:30 PM. Tickets will go on sale Wednesday, March 1. Advanced tickets are \$10.00 until Monday, April 17. If tickets remain after this date, the price will increase to \$20.00. Get your

tickets early! You don't want to miss it!



Holiday Closings

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

- Martin Luther King Day
January 16, 2017 | Closed
- Presidents Day
February 20, 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.



For Educators: HCPFCU recognizes the need for financial assistance for educators in the school systems throughout Brown County. A \$500 scholarship will be awarded to a deserving educator and his or her school to help promote financial literacy among students (\$250 will be awarded to the educator and \$250 will be awarded to the school).

Information: Applicants must be current members of Healthcare Plus FCU in good standing. Applications are available on our website at www.hcpfcu.coop (click on "Press Room"). The application deadline

is Wednesday, March 1. The winners will be recognized at our 37th Annual Meeting on Friday, April 21.

For Students: Healthcare Plus FCU will be awarding three \$500 scholarships to students seeking higher education. High school seniors and post-secondary students are encouraged to apply using one of two submissions—traditional essay or a 60-second video.

Welcome

TO OUR TEAM!

Healthcare Plus Federal Credit Union has added a new member to our team! Sabrina Meidinger is our newest Member Service Representative (MSR). You will see Sabrina manning our greeter desk or in our drive up! Sabrina has been with Healthcare Plus Federal Credit Union since July 2016!

Sabrina grew up in Northville, South Dakota. She studied accounting at Northern State University. In her free time Sabrina likes traveling, PC gaming, spending time with family and playing music. In fact, music is what brought Sabrina and her husband, Jeff, together. The two met in a band they both played in together in 2001! Together they have two children, Miranda and Alexander!

Important Announcements

Notice to Advantage ATM and Checkcard Customers

Your Advantage ATM and Checkcard allows you to conduct purchase transactions through Visa or PULSE networks. If you select the credit button on the merchant terminal, the transaction will be routed to Visa. If you choose the debit button and enter your PIN, it will be routed to PULSE (referred to as a “PIN Network”). If the merchant accepts more than one network you have the right to select Visa or a PINned Network. Some e-commerce merchants are authorized to accept PINned transactions without requiring you to enter your PIN. Unauthorized transactions that route through Visa are protected by Visa’s Zero Liability. Cardholders may be held partially responsible for unauthorized PINned Network transactions. Certain bill payment transactions, e-commerce or mail/telephone orders, provide the card number and clearly indicate to the merchant a preference to have it route as a Visa transaction. For purchases of \$50 or less, merchants may not require a signature or PIN and will route the transaction to their preferred network. If you have any questions please call us at 605.725.0900

Financial Snapshot

November 2016	
Members	5,125
Shares	\$42,872,000
Loans	\$41,046,000
Assets	\$46,740,000

Christmas Comes Every Year

Was your holiday season full of spending? Was it a shock to your finances? Prepare yourself for next year by opening a Christmas Club account in 2017. 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 Nov. 1. Penalty applies for early withdrawal. Effective as of Dec. 15, 2016.

Credit Card Change

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

Are you on Facebook

“Like” us

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

“Follow” us

 @hcp_fcu

