

The HPCU Advantage

Winter 2017/Spring 2018 Newsletter



80TH ANNUAL MEETING

Join us as we take a look back at our 2017 achievements and prepare for the coming years with the election of officers and much more.

Date: February 13, 2018

Time: 7:00pm

Location: SPJST Lodge Pokrok
1435 Beall Street
Houston, TX 77008

CALENDAR OF EVENTS

January: *Monday, 1st:* Closed—New Year's Day
Saturday, 13th: Closed—Martin Luther King, Jr. Day
Monday, 15th: Closed—Martin Luther King, Jr. Day

February: *Tuesday, 13th:* 7:00pm—80th Annual Meeting

March: *Friday, 16th:* 10:00am to 2:00pm—Shred Day

May: *Saturday, 26th:* Closed—Memorial Day
Monday, 28th: Closed—Memorial Day

June: *Friday, 15th:* 10:00am to 2:00pm—Shred Day

July: *Wednesday, 4th:* Closed—Independence Day

SUMMARY OF OPERATIONS

Total Assets	\$716,696
Loans to Members	\$402,382
Member Savings	\$613,369
Total Reserves	\$93,709
Total Income	\$28,119
Total Expenses	\$14,297
Total Income Before Dividend Distribution	\$13,822
Regular Dividends to Members	\$7,503
Net Operating Expense Ratio	0.77%

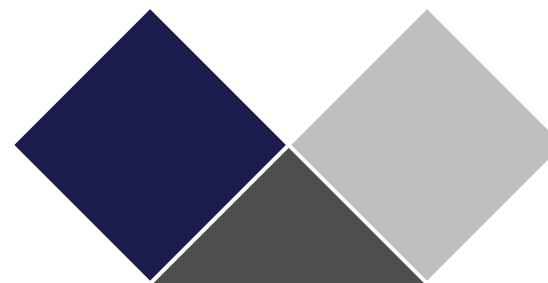
Dollar amounts in thousands as of November 30, 2017

DISASTER RECOVERY PLAN

Houston Police Credit Union takes a proactive approach to emergency situations by being well-equipped with a Business Resumption and Disaster Recovery Plan.

THE PLAN: COUNTERACTS INTERRUPTIONS
 PROTECTS CRITICAL BUSINESS PROCESSES
 ENSURES YOUR MONEY IS SAFE
 INCLUDES SECURED BACKUP OF RECORDS

In the event of a disaster involving HPCU, check our website regularly for instructions and updates. As information becomes available, we'll keep you updated on the situation at hand.



SERVICES

ONLINE BANKING

Online banking allows you to control and manage your money anywhere, 24/7. All you need is an internet connection. You can pay bills, send and receive money, access scanned checks, view eStatements and more.

BILL PAY

Pay any bill—from rent to utilities and beyond. No more worrying about due dates, writing checks and buying postage. It's safe, convenient and easy.

POPMONEY®

Popmoney® lets you send and receive money to and from anyone—quickly and efficiently. All you need is the recipient's email address, mobile number or account number.

eSTATEMENTS

eStatements keep it simple and secure. By electing to receive eStatements, you protect yourself from identity theft and help the environment all at the same time.

eALERTS AND eNOTIFICATIONS

Receive important messages electronically. You can get alerts about suspicious activity, high and low balances, cleared checks and much more.

MOBILE BANKING

Bank through your mobile device! Our app lets you do almost everything you normally would through online banking. It's easy, convenient and free. Download our mobile app for any Apple® or Android® phone or tablet at the App Store or Google Play.

MOBILE DEPOSIT

Spend less time at the branch depositing checks. Now you can deposit them right from your Apple® or Android® smart phone or tablet. Remember to write "For Remote Deposit Only" on the back of your check!

TEXT MESSAGE ALERTS

Communicate with HPCU through text when you're on the go, and can't call or log on. It's easy and free! Register for text message alerts through online banking today.

VISA DEBIT

Our VISA Debit card is secure, convenient and is linked directly to your checking account. Easily keep track of spending, access your money 24/7, and use it anywhere VISA is accepted—in store, over the phone, and online—worldwide.

AFTER-HOUR SUPPORT

Get live assistance with your Houston Police Credit Union's VISA Debit card—even afterhours. Just call 713.986.0200 or 800.927.8707 and follow the prompts for support.

CHIP-ENABLED

We began mailing Chip-Enabled Debit Cards in May 2017 and plan to have all debit cards replaced by Summer 2018. The information programmed into the chip is personalized for your account making each transaction unique and adding a safeguard against fraud.

BRAND

Beginning in January 2018, Houston Police Credit Union VISA Debit cards will feature our new design. We hope you're just as pleased and excited about the new look as we are!



Popmoney® service is subject to a fee and/or charge. Bill Pay monthly service fee waived for personal accounts enrolled in eStatements. Please see our Fee Schedule for a current list of fees and charges. HPCU does not charge a fee to enroll in or access eAlerts, eNotifications, mobile deposit, text message alerts or mobile banking. However, text message charges and/or mobile internet data charges may apply and are the responsibility of the user while accessing the service. Contact your mobile service provider for details.

SERVICES

CARDVALET

We're pleased to offer CardValet®, an app that lets you manage your debit and credit cards using your phone. You can set limits for when, where and how your cards are used as well as being able to turn your cards "on" and "off" from your phone. CardValet puts the control of your HPCU cards right into your hands.

uCHOOSE REWARDS®

Register for uChoose Rewards today! It's a rewards program that earns you points every time you use your Houston Police Credit Union Platinum Rewards credit card. You can also earn additional points for shopping at participating retailers with your card. Redeem your points for any reward of your choice from a vast online catalog.

GAP

Guaranteed asset protection is a voluntary, non-insurance program that waives the difference between your primary car's insurance settlement and the payoff amount of your loan. When you purchase GAP with HPCU, you receive additional coverage of Auto Deductible Reimbursement, which pays up to \$500.00 per loss (limit two losses per year).

DOCUSIGN

Sign documents wherever you have email access. DocuSign is available to all HPCU members as a secure, easy way to sign documents without having to physically come to our branches. With DocuSign, documents can be viewed and signed on your computer, tablet or phone at work, home, vacation or even while you wait at the dealership.

SHARED BRANCHING

Houston Police Credit Union is a member of the Co-Op Shared Branch network. That means, in addition to HPCU Branches, you can make deposits and manage your accounts inside any Co-Op Shared Branch location, so you're never far away from your credit union—wherever you may be.

CREDIT UNION FRIENDLY ATMS

For basic banking needs that's quick and convenient, visit one of our many ATMs. We have hundreds of surcharge-free Credit Union Friendly ATMs in the Houston area. With our ATM banking, you can check balances, withdraw and transfer money. Look to see if there's a surcharge-free ATM near you!

CARQUOTES

Houston Police Credit Union offers CarQuotes to all members. CarQuotes is an exclusive "know before you go" pricing service on new and used vehicles. Get a low, upfront price before heading to the dealer.

**For more information about these
Houston Police Credit Union, visit**

**or any other services available at
HPCU.coop or call 713.986.0200.**

VISIT US ON THE WEB

HPCU.coop

LOCATIONS & HOURS

Memorial Branch—Main

1600 Memorial Drive
Houston, TX 77007

Lobby Hours

Mon-Fri 7:00am - 4:30pm
Sat 9:00am - 1:00pm
Sun Closed

Drive-Up Hours

Mon-Fri 7:00am - 6:00pm
Sat 9:00am - 1:00pm
Sun Closed

Call Center Hours

Mon-Fri 7:00am - 4:30pm
Sat 9:00am - 1:00pm
Sun Closed

*Travis Branch**

1200 Travis Street
Floor 20
Houston, TX 77002

Lobby Hours

Mon-Fri 8:00am - 4:30pm
Sat-Sun Closed

Willowbrook Branch

17314 State Highway 249
Suite 107
Houston, TX 77064

Lobby Hours

Mon-Fri 8:30am - 4:30pm
Sat-Sun Closed

* Restricted access. Branch is available to members with security access to Houston Police Department only.

CONTACT US

Member Services

713.986.0200 main
800.927.8707 toll-free
713.986.0394 fax

Lending Services

713.225.6267

Telephone Banking

713.227.7478
800.609.1692 toll-free

Lost or Stolen Debit Card

800.554.8969 toll-free
973.682.2652 outside U.S.

Lost or Stolen Credit Card

855.510.4590 toll-free
301.287.3298 outside U.S.

