

The HPCU Advantage

Summer/Fall 2018 Newsletter



CALENDAR OF EVENTS

JUNE

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

JULY

Wednesday, 4th: Closed—Independence Day

SEPTEMBER

Saturday, 1st: Closed—Labor Day

Monday, 3rd: Closed—Labor Day

Friday, 21st: 10:00am to 2:00pm—Shred Day

NOVEMBER

Saturday, 10th: Closed—Veterans' Day

Monday, 12th: Closed—Veterans' Day

Thursday, 22nd: Closed—Thanksgiving Holiday

Friday, 23rd: Closed—Thanksgiving Holiday

Saturday, 24th: Closed—Thanksgiving Holiday



ACCOUNT UPDATES

ONLINE BANKING USERS

All online banking users are required to setup a unique login ID. A unique login ID is much safer than logging in using a member number and easier for you to remember. Follow the steps below to change your login ID and enhance the security of your online banking account today!

Quick Steps

1. Go to HPCU.coop and sign in to online banking as normal
2. Click on the "User Profile" tab located near the top of the page
3. Click on the "User Preferences" tab located in the submenu
4. Navigate down to the "Personal Info" section of the page
5. Click on the word "Change" located next to your current login ID
6. Change your login ID and click "Update" in the pop-up box
7. Verify your unique login ID is now listed as the login ID



Note: Once you create a unique login ID, you won't be able to use your member number to access online or mobile banking. You can't use the mobile app to change your login ID from your member number to a unique one without first changing it through online banking using a web browser.

ACCOUNT UPDATES

VISA DEBIT CARDHOLDERS

Coming soon—Receive and reply to text messages when our fraud monitoring service detects a suspicious transaction on your HPCU VISA Debit. Visit us online for updates!

To be enrolled in the service to receive VISA fraud alerts, we'll need to have a valid mobile number on file for you. Visit us at one of our branches, give us a call or simply follow the steps below to update your personal information.

Quick Steps

1. Go to HPCU.coop and sign in to online banking as normal
2. Click on the "User Profile" tab located near the top of the page
3. Click on the "User Preferences" tab located in the submenu
4. Navigate down to the "Personal Info" section of the page

Review the current address, phone numbers and email we have on file for your account. If any of the information is incorrectly listed, click on "**Change Personal Info**" to submit the updates to us.

Note: Changing your address will prohibit authorizing outbound wire transfer requests by phone for 30 days on your account.



NEW PAYMENT OPTIONS

TRANSFERS & PAYMENTS

Coming soon—Make transfers into/out of your HPCU account to/from another financial institution with the click of a button through online banking. You'll also enjoy the convenience of being able to make online loan payments at HPCU from your checking or savings accounts at another financial institution. Visit us online for updates!

DIGITAL WALLETS

Coming soon—Store your HPCU debit and credit cards on your mobile devices with Apple Pay®, Android Pay™ or Google Pay®. Instead of using your physical card to make purchases, you can pay securely with your Apple or Android phone, tablet or watch at participating in-store and online merchants and within apps. Visit us online for updates!

PERSON-TO-PERSON PAYMENTS

Use your HPCU VISA Debit card to send and receive Zelle® payments. Simply download the Zelle app on your phone from the App Store or Google Play. Then enroll your mobile number and debit card so you can start sending and receiving money.¹

Note: Each Zelle account must be registered using a unique mobile number and email. If the number or email is already associated to a Zelle profile at another financial institution, an alternate number and email is required before continuing. Alternately, you may disassociate the number and email from the Zelle profile with the other financial institution. Zelle is not a HPCU product. Members experiencing difficulties can contact Zelle's customer support seven days a week, excluding federal holidays, at 844.428.8542 (or 501.748.8506 outside U.S.) from 7:00am to 11:00pm CST.

¹ Must have a bank account in the U.S. to use Zelle. Transactions between enrolled Zelle users typically occur in minutes. If your recipient is not yet enrolled with Zelle, it may take between one (1) and three (3) business days after they enroll.



CURRENT OFFERS

FAMILY MEMBERSHIP

Teach your family how to be financially responsible by opening a new membership for them. We'll waive the one-time membership fee and give them \$5.00 for their new savings account and \$25.00 for their new checking account.¹ Visit us online for more information!

CREDIT CARD

We're giving you the tools to shred those debt-ridden credit cards. Open a new credit card with HPCU and you'll receive an electric shredder to destroy those financial burdens for good!² Visit us online for more information!

PERSONAL LOAN

Go on that well-deserved vacation, pay back-to-school expenses or use it for whatever you need with a personal loan from HPCU. With rates as low as 8.00% APR for up to 60 months and flexible payment options, we'll help you find what best fits your budget.³ Visit us online for more information!



¹ Individuals that meet the qualifications of either a main or dependent member with HPCU and establish new membership by opening a savings account only or both a savings and checking account between May 1, 2018 and June 30, 2018 are eligible. At the time of new membership, HPCU will waive the one-time membership fee of \$0.25 and deposit \$5.00 into the new savings account and \$25.00 into the new checking account. A savings account is required for membership. Contact a representative for details. Offer ends June 30, 2018.

² Members of HPCU that open a new credit card between May 1, 2018 and June 30, 2018 will receive an electric shredder. Credit cards opened prior or after the set dates are ineligible and will be excluded. Members opening a joint credit card will receive only one shredder. Contact a representative for details. Promotion ends June 30, 2018.

³ Annual Percentage Rate (APR) based on a \$10,000.00 loan with 60 monthly payments of \$202.76. Minimum loan amount cannot be less than \$1,000.00 of new money to the credit union. Rate subject to change and may vary based on borrower eligibility. Subject to credit approval. Refinance restrictions apply. Contact a representative for details. Promotion ends June 30, 2018.

CURRENT OFFERS

AUTO LOAN

Need a new ride? Get an auto rate as low as 1.99% APR for up to 60 months when you finance with HPCU.¹ We'll have you behind the wheel of your new or pre-owned vehicle in no time. Visit us online for more information!

BOAT LOAN

In the market for a new boat or Jet Ski? Check out the Houston Summer Boat Show June 13th-17th at NRG Center. We'll help finance your new toy with a rate as low as 4.24% APR for up to 60 months.² Visit us online for more information!



¹ Annual Percentage Rate (APR) based on a \$10,000.00 loan with 60 monthly payments of \$175.37. Rate subject to change and may vary based on collateral age and borrower eligibility. Subject to credit approval. Refinance restrictions apply. Contact a representative for details.

² Annual Percentage Rate (APR) based on a \$10,000.00 loan with 60 monthly payments of \$185.55. Rate subject to change and may vary based on collateral age and borrower eligibility. Subject to credit approval. Refinance restrictions apply. Contact a representative for details.

COMMUNICATION & SECURITY

HURRICANE PREPAREDNESS

HPCU encourages you to plan and be prepared during hurricane season. Now is the time to thoroughly inspect your property's structure to protect it against flooding. Prepare an evacuation route and make plans for where you'd stay in case of a storm. Stock bottled water, flashlights, extra batteries, a crank-powered or battery-operated radio, a first-aid kit and non-perishable food items in a designated area in your home. Review your personal insurance policies (flood, homeowner's, renter's and auto) to ensure you have extensive coverage.



In the event of a hurricane, we'll communicate the most current information regarding service interruptions and branch and call center closures via our website, email, online banking and Facebook. Remember the thousands of Shared Branches nationwide and hundreds of surcharge-free Credit Union Friendly ATMs in the Houston area are available for your convenience.

Credit Union Friendly ATMs

Use your HPCU VISA Debit card at any of the participating credit union ATM's without being charged a fee. Visit www.cufriendly.net to locate an ATM.

Note: The cash withdrawal amount may be limited if the Credit Union Friendly ATM is unable to communicate with HPCU.

COMMUNICATION & SECURITY

FRAUD PREVENTION

Please remember that HPCU will never ask for your personal non-public information or ask you to confirm personal non-public information of any kind (i.e. member number, account number, PIN, passwords, credit card or debit card numbers, expiration dates or other confidential information) via email, text or call unless you initiated the original contact.

If you're ever uncertain about an email, text or call, contact us immediately. The sooner we know what happened, the quicker we can help.

Suspicious Email, Text or Call

If you've received a suspicious email, text or call claiming to be from HPCU, don't respond. Please immediately call 713.986.0200 or 800.927.8707 if you've already responded and/or disclosed your personal information.

Lost or Stolen Debit Card

If you've lost your debit card or noticed unrecognized transactions, please immediately call 800.554.8969. Call 973.682.2652 if you're outside of the U.S.

Lost or Stolen Credit Card

If you've lost your credit card or noticed unrecognized transactions, please immediately call 855.510.4590. Call 301.287.3298 if you're outside of the U.S.



COMMUNICATION & SECURITY

CHIP-ENABLED DEBIT CARD

Is the HPCU VISA Debit card in your wallet a chip-enabled one? The information programmed into the chip is personalized for your account making each transaction unique and adding a safeguard against fraud. So it's important that you're armed with the protection to minimize fraud.

If you haven't received your new card, or have misplaced it, simply call 713.986.0200 or 800.927.8707 to let us know. A HPCU representative will assist you in ordering a replacement. Follow the instructions included with your new card to activate and begin using it. Once activated, promptly destroy your old card.



CREDIT UNION AT A GLANCE

SUMMARY OF OPERATIONS

Total Assets	\$716,105
Loans to Members	\$411,681
Member Savings	\$614,779
Total Reserves	\$91,881
Total Income	\$11,007
Total Expenses	\$5,423
Total Income Before Dividend Distribution	\$5,584
Regular Dividends to Members	\$2,811
Net Operating Expense Ratio	0.64%

Dollar amounts in thousands as of April 30, 2018

NATIONAL POLICE WEEK



Credit union employees honoring National Police Week

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.

