

THE HPCU ADVANTAGE

Winter 2018/Spring 2019

Calendar of Events

December

- Saturday, 8th: Santa Photos
9:00am to 11:30am
- Friday, 21st: Shred Day
10:00am to 2:00pm
- Saturday, 22nd: Christmas Holiday*
- Monday, 24th: Christmas Holiday*
- Tuesday, 25th: Christmas Holiday*

January

- Monday, 1st: New Year's Day*
- Saturday, 19th: Martin Luther King, Jr. Day*
- Monday, 21st: Martin Luther King, Jr. Day*

February

- Tuesday, 12th: 81st Annual Meeting
Starts at 7:00pm

March

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

May

- Saturday, 25th: Memorial Day*
- Monday, 27th: Memorial Day*

* All HPCU branches will be closed for the holiday as listed.



Santa Photos

Come meet Santa at our Memorial branch on **Saturday, December 8th** from **9:00am to 11:30am** and receive a complimentary 4" x 6" photo.

Soak in the holiday magic with some desserts and put your little elves to work by designing a personalized letter to Santa. Then drop it in our very own Santa mailbox for express delivery to the North Pole. All members and their family are welcome!

While you're here, sign up your family for membership! It's never too early to start teaching financial responsibility. Just be sure to bring valid identification.

Not sure if your loved ones qualify for membership? If you're an active or retired HPD officer or HPD civilian employee, your family is automatically eligible for membership.

Annual Meeting

Join us for our 81st annual meeting as we take a look back at our 2018 achievements and prepare for the coming years with the election of officers and much more.

Date: February 12, 2019

Time: 7:00pm

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

Catch up with your old friends and meet new ones as we celebrate over food, fun and several chances at great door prizes. We hope to see you there!

For assistance or more information, please visit any of our branches or give us a call at 713.986.0200.



Summary of Operations

Total Assets	\$716,386
Loans to Members	\$422,283
Member Savings	\$613,809
Total Reserves	\$95,677
Total Income	\$27,935
Total Expenses	\$13,687
Total Income Before Dividend Distribution	\$14,248
Regular Dividends to Members	\$7,241
Net Operating Expense Ratio	0.71%

Dollar amounts in thousands as of October 30, 2018



We're Well Prepared

While no one can predict when a disaster might strike, Houston Police Credit Union takes a proactive approach to emergency situations. We're well-equipped with a comprehensive disaster recovery plan to ensure your funds are protected and available.

If an emergency causes HPCU to temporarily close, our major systems—including those needed for online and mobile banking and ATM and debit/credit card transactions—can be quickly restored so that we can continue to serve you. It's our goal to make sure we're fully operational with as little downtime and as minimal inconvenience to you as possible. If needed, our plan calls for establishment of a temporary credit union location so that you can conduct business with us.

We'll keep you updated if a disaster is declared. Simply visit our website, HPCU.coop, regularly for the latest information.



Add Value to Your List This Year

Go ahead and buy that special gift this holiday, and get valuable benefits and savings this season and all year long. Shop with confidence using a MasterCard from Houston Police Credit Union. You'll have a card that provides additional warranty coverage so your eligible purchases are protected longer, reimburses you the difference should you find a lower price on eligible purchases and helps resolve issues with identity theft.

EXTENDED WARRANTY

Doubles the original manufacturer's or store-brand warranty on eligible purchases for up to 12 months when you pay for eligible items with your HPCU MasterCard, so you can protect that special purchase.*

PRICE PROTECTION

Reimburses you the price difference on eligible items should you find a lower price within 60 days from the date of purchase when you pay with your HPCU MasterCard, so you won't have to overpay on eligible purchases.*

MASTERCARD ID THEFT PROTECTION™

Helps you with credit bureau notifications and card replacements should you become the victim of identity theft, not just for your HPCU MasterCard but for all the cards in your wallet.*

Visit any of our branches, give us a call at 713.225.6267 or apply online to get started.

* Certain terms, conditions and exclusions apply. Contact HPCU at 713.986.0200 for complete coverage terms and conditions. Valid for HPCU MasterCard.



Are Your Goals SMART?

Making New Year's resolutions is a time-honored tradition. So is giving up on them. If you want to create resolutions you can actually achieve, make them SMART:

SPECIFIC

Know exactly what you want to accomplish. Write it down and include all relevant details.

MEASUREABLE

Give it specific criteria so you can track your progress. For instance, if you want to lose 40 pounds, set a goal to lose two pounds a week and record your weight each week.

ATTAINABLE

The goal can be challenging, but make sure it's reasonably within your grasp. If your goal is to sail to the Bahamas, but you don't know the first thing about sailing, then a better goal right now would be to learn how to sail in 12 months.

RELEVANT

Is it consistent with your other life goals? If one goal is to save more money, but this year's resolution is to buy a luxury car, then decide which goal is more important to you and modify the other competing goal.

TIME-BOUND

Give it a deadline, a target date. This helps you to prevent other tasks from taking priority over it. Then celebrate when you cross the finish line!

TEST YOUR KNOWLEDGE

Take this quiz to help create your own SMART New Year's Resolutions:

1. What does the acronym SMART stand for?

- A. Serious, Meaningful, Accurate, Responsible, Transferable
- B. Specific, Measurable, Attainable, Relevant, Time-Bound
- C. Special, Memorable, Admirable, Repeatable, Thoughtful

2. When setting goals for the New Year, you should:

- A. Create as many as you can to create a brand new you
- B. Keep them to yourself
- C. Write them down and share them with people

3. Once your goal is set and written down, you should:

- A. Plan the next steps you need to take to achieve your goal
- B. Come back to your goal when you think you are ready
- C. Wait for the perfect opportunity

4. Is this a SMART goal? I will pay off all my debt in one year by only eating ramen and never going out.

- A. Yes
- B. No

5. Is this a SMART goal? I will save enough money to buy a car.

- A. Yes
- B. No

Source: Home & Family Finance® Resource Center. Copyright 1997-2018 Credit Union National Association Inc.

6. Is this a SMART goal? I want to save \$25,000.00 for a down payment to buy a house. I plan to save \$417.00 per month for five years to achieve this.

- A. Yes
- B. No

7. Setting SMART goals will provide you:

- A. Focus and direction
- B. Motivation to keep going when things get tough
- C. A benchmark to determine whether you're succeeding
- D. All of the above

8. Which of the following is the best example of a SMART goal?

- A. I'm going to watch less TV and read more books
- B. I'm going to exercise more
- C. I'm going to lose 20 pounds in the New Year
- D. I'm going to pay off my credit card balance by the end of the year by making monthly payments of \$250.00

ANSWER KEY

1. B. Specific, Measurable, Attainable, Relevant, Time-Bound

Specific means clear and detailed. Measurable means you're able to know when you've hit your target—think numbers. Attainable means your goal is within reach, not just a dream. Relevant means the goal is consistent with your other life goals. Time-bound means the goal is not open ended—it has a timeframe.

2. C. Write them down and share them with people

The physical act of writing goals down makes them real, and you're less likely to forget about them. Friends and family will also hold you accountable to sticking to your goals when you share them. Social media is perfect for this.

3. A. Plan the next steps you need to take to achieve your goal

Often times people become so focused on the outcome that they forget to plan all the steps. Writing out individual steps and crossing them off as you complete them will help to track progress.

4. B. No

Yes, the goal is time-bound, specific and measurable, but it's too extreme. That makes it unrealistic and unachievable. You'd set yourself up for failure—and, possibly, malnutrition.

5. B. No

This goal lacks specific details and a timeframe. Vague objectives are difficult to achieve. If the goal was to save \$500.00 a month for 12 months to buy a car, then the goal would be SMART.

6. B. Yes

This goal is SMART because it states a specific objective with a plan. It has a specific amount of money to save each month which is measurable and achievable. It also has a set amount of time to achieve it. If another plan is to stay in one location for a number of years to raise a family, then the goal is also relevant.

7. D. All of the above

A SMART goal with a clear objective and steps will give you focus and direction. The steps you write out will help you stay on track. Crossing off each completed step will help you stay motivated until you achieve your goal.

8. D. I'm going to pay off my credit card balance by the end of the year by making monthly payments of \$250.00

Paying off your credit card is the only SMART goal, because it's specific and time-bound, but also measurable—you either pay it off or you don't. It's also realistic and achievable, with a clear payment plan.



Make the Switch Today

Enrolling in eStatements gives you easy access to your past statements anywhere and anytime. eStatements are electronic copies of your monthly statements that is available to you through online banking. They're safer, more secure and more convenient. Plus, you'll receive them much quicker than traditional paper statements.

HOW TO ENROLL

If you haven't already enrolled, you can do so by logging in to online banking. Select the Services tab and then select eStatements from the list of service enrollment options.

HOW TO ACCESS YOUR eSTATEMENTS

1. Login to online banking
2. Select the **Services** tab from the menu options
3. Select **eStatements** from the submenu options
4. Select the eStatement you wish to view or print as a PDF file from the periods listed

If you have any questions about eStatements, visit any of our branches or give us a call at 713.986.0200.

Traveling Soon?

Whether you're visiting your family in another state or going on vacation out of the country, please let us know! By informing us of your travel plans in advance, you can prevent possible blocked transactions that could be flagged as fraud if they're outside of your normal banking activity. So stop by the credit union or give us a call at 713.986.0200 today!



Federally Insured by
NCUA



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.