

THE HPCU ADVANTAGE

Summer / Fall 2019

Calendar Events

June

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

July

- Monday, 1st: New MasterCard Mailed
- See "Improved Benefits" on Page 2
- Thursday, 4th: Independence Day*
- Sunday, 14th: Activate New MasterCard
- See "Improved Benefits" on Page 2

August

- Saturday, 31st: Labor Day*

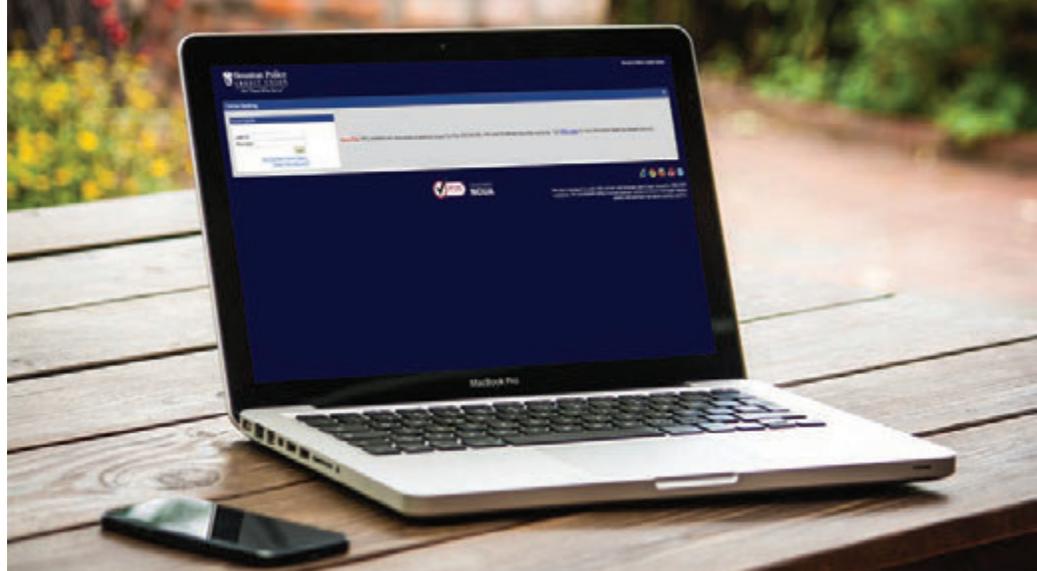
September

- Monday, 2nd: Labor Day*
- Friday, 20th: Shred Day
- 10:00am to 2:00pm

November

- Saturday, 9th: Veterans' Day*
- Monday, 11th: Veterans' Day*
- Thursday, 28th: Thanksgiving Holiday*
- Friday, 29th: Thanksgiving Holiday*
- Saturday, 30th: Thanksgiving Holiday*

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



URGENT: Action Required

Don't lose online banking access! For safety, all online banking users are required to setup a unique login ID of your choice. 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!

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

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

Note: Once you create a unique login ID, you won't be able to use your member number to access online or mobile banking. If you've saved your login ID on any mobile devices, you'll need to update it to access the mobile banking app. Enter the unique login ID created through online banking along with your existing password and click "Log In". 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. If you've stored your login ID to automatically fill in web forms, you'll need to update your browser and/or device settings to access online or mobile banking.

Ready to Travel?

It's about that time! Whether you're visiting another state or going out of the country, please be sure to 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.

Just give us a call at 713.986.0200 or stop by the credit union today!

Improved Benefits

Your Houston Police Credit Union VISA credit card is changing to MasterCard! Your new MasterCard offers improved benefits and is chip-enabled with enhanced layers of security—without any changes to your interest rate, fee structure or account terms. You may be required to register a new username and password to access your new MasterCard account online. For security purposes, each cardholder on an account will receive a new MasterCard and be able to select their own personal identification number (PIN).

- July 1, 2019**
- New MasterCard mailed—continue to use current VISA credit card

- July 14, 2019**
- Current VISA credit card becomes inactive at 5:45am CST
 - Activate new MasterCard after 5:45am CST



PLATINUM & PLATINUM REWARDS BENEFITS*

MasterRental may provide coverage for covered damages (physical damage and theft) to a rental vehicle when your eligible MasterCard is used to initiate and pay for the entire rental transaction.

MasterAssist Travel Assistance Services provides pre-trip information, help with lost/stolen travel documents and luggage, referrals to physicians, hospitals, attorneys, embassies and consulates when you are traveling more than 50 miles from home.

Baggage Delay provides reimbursement for replacing essential personal or business items in your baggage, if the baggage you have checked on a common carrier is delayed in transit and your tickets were purchased using an eligible MasterCard.

Cellular Wireless Telephone Protection Coverage provides reimbursement for damage or theft of a cellular phone when the monthly cellular bill is paid using the eligible MasterCard.



GOLD BENEFITS*

MasterRental may provide coverage for covered damages (physical damage and theft) to a rental vehicle when your eligible MasterCard is used to initiate and pay for the entire rental transaction.

MasterAssist Travel Assistance Services provides pre-trip information, help with lost/stolen travel documents and luggage, referrals to physicians, hospitals, attorneys, embassies and consulates when you are traveling more than 50 miles from home.

Baggage Delay provides reimbursement for replacing essential personal or business items in your baggage, if the baggage you have checked on a common carrier is delayed in transit and your tickets were purchased using an eligible MasterCard.

Cellular Wireless Telephone Protection Coverage provides reimbursement for damage or theft of a cellular phone when the monthly cellular bill is paid using the eligible MasterCard.



CLASSIC BENEFITS*

MasterRental may provide coverage for covered damages (physical damage and theft) to a rental vehicle when your eligible MasterCard is used to initiate and pay for the entire rental transaction.

Cellular Wireless Telephone Protection Coverage provides reimbursement for damage or theft of a cellular phone when the monthly cellular bill is paid using the eligible MasterCard.



- Identity Fraud Expense Reimbursement** benefit may reimburse you for eligible expenses incurred to restore your identity.
- Lost or Damaged Luggage** insurance reimburses you for the actual cost of repairing or replacing your checked or carry-on luggage if lost or damaged by the common carrier.
- Rideshare Protection** may protect you against lost or stolen items that happened during a trip in a rideshare vehicle, when paying for the rideshare cost with your eligible MasterCard.
- Trip Cancellation and Trip Interruption** provides reimbursement for you and your family for any nonrefundable cancellation or change fee if your trip is interrupted or cancelled and you have purchased your common carrier tickets with your eligible MasterCard.

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

Keep Your Vacation Within Budget

Whether you plan to hit the road for your annual road trip or kiss the clouds for a far-off destination, it's time to talk about saving for a vacation while on vacation. These three tips will help you enjoy your vacation and avoid having a "financial hangover" when you return.

DINING IN VS. DINING OUT: One of the best parts of traveling is trying the local food. But you don't have to eat out every night, and you don't have to resort to fast food either. As you plan your vacation, consider renting a condo or hotel room with a kitchen. Then spend your first evening shopping at the local grocery store. Spending a few dollars there and eating a few homemade meals will help save dollars. Plan which meals you'll be eating out and which meals you'll prepare yourself, then stick to it.

DO NOT COMPARE: Social media is a great way to share pictures, celebrate and connect with others. However, we see only what others want to post. We see our neighbor's smiles and laughter while on a Caribbean Cruise, but don't see the months of lost sleep and anxiety over a maxed-out credit card. Remember that vacations are not about how much you spent, but about the experiences and the people you spent them with. Stop comparing your vacation to your next-door neighbor's.

AVOID "ENTITLEMENT" MENTALITY: It's easy for us to think, "I've worked hard all year and I DESERVE THIS." This attitude can lead to moments of bad decision making that will completely derail a wonderful vacation. While it's true that everyone should take some time to rest and decompress, this does not "entitle" you to forgo a budget. What's the point of having an expensive vacation if it gives you a heart attack when you get the bill? Again, have a plan and stick to it.



Don't Become Another Victim

A simple answer to the question "Can you hear me?" could make you a victim of identity theft. If the scammer records your answer of "yes," it could be used to authorize bogus charges on a credit card or a phone bill. Other variations of the scam include asking other yes or no questions such as "Are you the homeowner?"

According to the Federal Trade Commission, if you receive this kind of call—don't respond, just hang up! It's a pre-recorded robocall— even though it sounds like a real person—and it's illegal.

Identity theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. Identity theft affects millions of people each year. The identity thief can use your information to fraudulently apply for credit, file taxes or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name.

You may not know that you are the victim of identity theft until you experience a financial consequence (mystery bills, credit collections and denied loans) down the road from actions that the thief has taken with your stolen identity.

The Federal Trade Commission has launched IdentityTheft.gov, a resource that makes it easier for identity theft victims to report and recover from identity theft. The new website provides an interactive checklist that walks people through the recovery process and helps them understand which recovery steps should be taken upon learning their identity has been stolen.



Financial Concepts for Your Kids to Know

Teaching your kids financial concepts takes more than just saving change in a piggy bank. To give your kids a solid understanding of how to manage their money as an adult, you need to teach them three key financial concepts:

NEED VERSUS WANT

This is a concept that you can begin teaching your children as early as preschool and should continue to model for them well into their teen years. Teaching your kids the difference between needs and wants will help them prioritize the items they want to buy. By the time your child has their first job they should understand that needs, like paying bills and saving money, come before wants, like video games and concert tickets. Your child doesn't need to have a steady income for you to start teaching them this concept though. Every time they receive money for a birthday, for example, have them decide how much of it to save and how much they will spend.

HOW TO SET FINANCIAL GOALS

The ability to set a goal and work towards it is going to help your child in life, and not just financially. Help your child set a savings goal for something they want, such as a toy or video game. Help them figure out how much they will need to save each week or month to have enough money to make the purchase, and how long it will take them to do so. The older the child, the larger and farther into the future the goals can be set for. If you start instilling this concept early, by the time your child has their first job, they will know how to effectively set and keep savings goals. It will also be easier for them to establish a savings habit.

EVERYTHING COSTS MONEY

The third concept to teach your child is the value of money. Help them understand that it doesn't grow on trees and they must think before they buy something. Teach your child, for example, that if they spend their birthday money on candy today, they won't have any money to spend on your family trip to the zoo next week. Establishing this mindset for spending money will help them prioritize their wants. Is candy today more important than a souvenir from the zoo tomorrow? Maybe it is to them, but at least they made the choice and if they regret it later, they'll learn an important life lesson at a young age.

Teaching your kids these three important financial concepts doesn't have to be hard. Have an ongoing conversation with them about the importance of spending their money wisely and of saving. You can also help them by modeling good spending and savings habits yourself.

Summary of Operations

Total Assets	\$729,505	Total Expenses	\$5,663
Loans to Member-Owners	\$437,798	Total Income Before Dividend Distribution	\$5,918
Member-Owners' Savings	\$618,523	Regular Dividends to Member-Owners	\$3,009
Total Reserves	\$102,091	Net Operating Expense Ratio	0.81%
Total Income	\$11,581		

Dollar amounts in thousands as of April 30, 2019



Equal Housing Lender.
Insured by the National Credit Union Administration.

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 member-owners 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.