



THE HPCU ADVANTAGE NEWSLETTER

CALENDAR EVENTS

JUNE

Check HPCU.coop for updates†

JULY

- **3rd:** Independence Day*
- **4th:** Independence Day*

AUGUST

Check HPCU.coop for updates†

SEPTEMBER

- **5th:** Labor Day*
- **7th:** Labor Day*

OCTOBER

Check HPCU.coop for updates†

NOVEMBER

- **11th:** Veterans' Day*
- **26th:** Thanksgiving Holiday*
- **27th:** Thanksgiving Holiday*
- **28th:** Thanksgiving Holiday*

** All branches will be closed for the holiday.*

† Branch events may be impacted by COVID-19.

COVID-19 Scams on the Rise HOW TO PROTECT YOURSELF

Cybercriminals are opportunistic. They feed on panic and fear and will exploit anything for personal gain. Thus, when natural disasters or pandemics occur, scams increase.

Cybercriminals are taking the Coronavirus (COVID-19) as an opportunity to profit, preying on our need to help others and protect ourselves. Please take caution, particularly during this time, and follow these guidelines to protect yourselves and your accounts.

RECENT COVID-19 SCAMS

FALSE NEWS

Cybercriminals have impersonated the World Health Organization (WHO), Center for Disease Controls (CDC), and even your local schools in an attempt to get you to click on a link in an email that allows them to steal your personal information from your computer.

FAKE CHARITIES

A common scam that increases when a crisis occurs is the fake charity asking for donations for a loved one or, as seen recently, vaccines for the children of China.

VACCINATION HOAXES

False information has begun circulating online, through emails and social media, promising a cure for COVID-19.

IRS STIMULUS CHECK SCAM

The IRS is not calling consumers about stimulus checks. If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, or charge of any kind, including the purchase of gift cards, please do not respond. It's a scam!

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New Mobile App Features NOW AVAILABLE ON YOUR HPCU APP

MESSAGE CENTER

We've simplified how you view your messages and manage your inbox! The new message center allows you to view messages and manage your inbox much easier. While viewing all messages, tap Edit in the top right corner to select one or more messages to delete or mark as read.

BILL PAY

You can access and perform the same bill pay transactions now on your mobile app! Enrolling in bill pay gives you access to make a payment, schedule a payment, review your payment history and manage payees. You can also add multiple payees to a group and manage them together.

MOBILE DEPOSIT

Deposit your checks on the go from virtually anywhere! Your checks can now be deposited to your account right from your smart phone. Simply enter the amount of your check, snap a picture of the front and back, and select an account to deposit the funds to.

AUTHENTICATION OPTIONS

We've added new ways for you to authenticate into your accounts! In addition to your username and password, you can now log in through fingerprint or facial recognition depending on your phone.

SNAPSHOT

When you're on the go, snapshot lets you quickly see your account summary through the mobile app without needing to log in.

eDOCUMENTS

Your account statements are now securely organized in one place! You get less clutter and more security than having paper statements mailed to your home, plus you help the environment with electronic recordkeeping.

BUDGETS & SAVINGS GOALS

Track spending, set savings goals, and create budgets to better understand your finances and make it easier to set money aside for whatever you're saving for.



COVID-19 SCAMS ON THE RISE

> *continued from page 1*

PROTECT YOURSELF DON'T CLICK ON LINKS

If you receive emails claiming to be from the CDC or WHO or other experts with information about the virus, don't click on the links. Those links could download viruses onto your computer or device. Instead, open a web browser and visit the CDC's website at www.cdc.gov and the WHO's website at www.who.int to get information.

IGNORE OFFERS FOR VACCINATIONS

According to the FTC and the FDA, there aren't currently any vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure COVID-19.

CAUTION WITH CHARITIES

Be sure you know who you are donating to. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, by wiring money, or by bitcoin, it's likely a scam.

GENERAL RULE OF THUMB

You should never provide account numbers, social security numbers or any personal information to strangers. If you're not sure who's contacting you, don't give out your information.

With a little due diligence and taking extra steps to verify information, you will protect yourselves during this trying time. As always, give us a call if you have any questions: 713.986.0200.

Is This Still Good? WHAT DATES ON FOOD REALLY MEAN

You pull a half-full container out of the refrigerator and hesitate. The "Sell by" date was a few days ago. You sniff it. It smells fine, but you decide it's better to be safe than sorry and toss it anyway. Sound familiar? Despite the frightening science experiments most of us have grown in our refrigerators at some point, we too often throw away perfectly good food.

WHAT'S IN A LABEL?

There are three audiences for food date labels—consumers, manufacturers and retailers—and they all have different needs, which contributes to the confusion surrounding food expiration dates. Consumers want to make sure the food they eat is safe. Manufacturers want consumers to use products at their peak. Retailers want fresh products for their customers. The problem is that consumers frequently misinterpret manufacturers' messages to retailers and confuse food safety with food quality.

"Best if used by" means the date when the product will begin to lose its taste and freshness. Using it before this date means you will get the most value for your dollar. "Sell by" dates let retailers know when to rotate stock and pull items from shelves. As long as the food is unopened and stored properly, it generally is safe to eat for some time after the "sell by" date. Since the food is still fit for human consumption, many retailers donate these items to food banks.

About 1% of the food supply becomes a threat to safety when it goes past its prime. Along with dairy products and eggs, items to be careful about include deli meats and unreheated frankfurters. Outbreaks of foodborne illness, like salmonella,

can heighten consumers' anxiety and confusion. But those illnesses are not linked to an expiration date. While it's important to purchase, store and prepare food properly to avoid serious health risks, the number of days you keep something in the fridge has nothing to do with whether you get a foodborne illness.

If you're ever uncertain whether to keep or toss a certain food item, consider looking online for information about specific products. StillTasty.com and the Food Keeper app are a couple of good resources to consult. Developing a more systematic approach to food dating could do a lot of good for consumers, manufacturers, retailers and decrease the amount of food we throw out needlessly. Meanwhile, stick with a combination of the smell test, sell date and common sense.

SUMMARY OF OPERATIONS

Total Assets	\$804,294
Loans to Members	\$440,803
Members' Savings	\$682,774
Total Reserves	\$114,766
Total Income.....	\$11,538
Total Expenses	\$6,110
Total Income Before Dividend Distribution	\$5,428
Regular Dividends to Members	\$3,357
Net Operating Expense Ratio	1.21%

*Dollar amounts in thousands as of
April 30, 2020*





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Word Search

Relax and play! The words can be spotted horizontally, vertically or diagonally, reading frontwards or backwards.

- BILL
- CASH
- CHECKING
- CREDIT CARD
- CREDIT UNION
- DEBIT CARD
- DEPOSIT
- DOLLAR
- HOME EQUITY
- HOUSTON
- INVEST
- LOAN
- MEMBERS
- MONEY
- MORTGAGE
- OFFICER
- ONLINE BANKING
- POLICE
- SAVINGS
- SKIP A PAY

E	C	S	H	A	C	N	G	I	N	Y	T	H	E	C	R	O
G	E	R	D	B	X	R	F	V	T	M	O	V	H	M	N	S
A	O	E	E	J	O	H	E	I	A	D	D	E	I	L	U	K
G	F	B	H	D	G	O	U	D	E	X	C	W	I	A	V	I
T	F	M	J	W	I	Q	G	B	I	K	T	N	Z	B	P	P
R	I	E	C	Y	E	T	I	J	I	T	E	M	N	L	D	A
O	C	M	I	E	E	T	U	N	T	B	C	A	W	X	F	P
M	E	A	M	X	C	B	G	N	A	S	O	A	A	F	A	A
Z	R	O	U	A	L	W	E	N	I	L	E	M	R	B	F	Y
V	H	R	R	J	Y	X	K	T	F	O	G	V	J	D	I	X
H	M	D	W	B	S	I	P	N	F	Y	N	D	N	L	E	H
P	T	H	Y	Y	N	D	E	P	O	S	I	T	M	I	U	G
W	O	L	S	G	N	O	T	S	U	O	H	Y	E	N	O	M
D	O	L	L	A	R	A	L	V	S	A	V	I	N	G	S	I
O	N	V	I	U	C	A	V	Y	L	D	R	J	R	F	F	P
R	I	Q	E	C	R	K	M	L	K	R	K	R	A	K	Y	H
X	V	R	N	D	E	I	Q	I	L	L	I	B	X	Z	B	F

Contact Us

PHONE NUMBERS

- 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.

VISIT US ON THE WEB

HPCU.coop

LOCATIONS & HOURS

Memorial Branch—Main
1600 Memorial Drive
Houston, TX 77007

Lobby Hours
Mon-Fri.....Check HPCU.coop[†]
SatCheck HPCU.coop[†]
SunClosed

Drive-Up Hours
Mon-Fri.....Check HPCU.coop[†]
SatCheck HPCU.coop[†]
Sun.....Closed

Call Center Hours
Mon-Fri.....Check HPCU.coop[†]
SatCheck HPCU.coop[†]
Sun.....Closed

Travis Branch*
1200 Travis Street
Floor 20
Houston, TX 77002

Lobby Hours
Mon-Fri..... Check HPCU.coop[†]
Sat-SunClosed

Willowbrook Branch
17314 State Highway 249
Suite 107
Houston, TX 77064

Lobby Hours
Mon-Fri.....Check HPCU.coop[†]
Sat-SunClosed

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

† Branch operations, including hours, may be impacted by COVID-19.

