



# THE HPCU ADVANTAGE NEWSLETTER

## CALENDAR EVENTS

### DECEMBER

- **24th:** Christmas Holiday\*
- **25th:** Christmas Holiday\*
- **26th:** Christmas Holiday\*

### JANUARY

- **1st:** New Year's Holiday\*
- **2nd:** New Year's Holiday\*
- **16th:** Martin Luther King, Jr. Holiday\*
- **18th:** Martin Luther King, Jr. Holiday\*

### FEBRUARY

- **9th:** 83rd Annual Meeting  
*Check HPCU.coop for updates†*

### MAY

- **29th:** Memorial Holiday\*
- **31st:** Memorial Holiday\*

\* All branches will be closed for the holiday.

† HPCU events may be impacted by COVID-19.

## Annual Meeting PREPARING FOR THE PANDEMIC

Planning has begun for our 83rd annual meeting on **Tuesday, February 9, 2021**. The annual meeting will be hosted from our Memorial branch at **1600 Memorial Drive, Houston, TX 77007** starting at **7:00pm**. We'll take a look back at our 2020 achievements and prepare for the coming years with the election of officers.

The unprecedented public health concern resulting from the coronavirus (COVID-19) pandemic has caused us to re-evaluate how we approach this year's annual meeting. Therefore, food and prizes will not be provided. Additionally, safety measures—

including limits for in-person gatherings—will be enforced to adhere to the Centers for Disease Control and Prevention's (CDC) guidelines and state and local regulations.

Our focus is to preserve the health and safety of our members and employees and reduce any risks possible. As our planning continues, we'll communicate additional details leading up to the annual meeting's date. Please visit our website regularly at **HPCU.coop** for all annual meeting updates and announcements. If you have any questions or concerns, please give us a call at **713.986.0200**.



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## CEO to Retire FAREWELL AYN



With the highest regard and esteem, we announce the retirement of our CEO and President, Ayn Talley. Ayn's remarkable career in the credit union industry all began with PrimeWay Federal Credit Union in 1975. She became Houston Police Credit Union's chief executive in 1990 and, at the time, the credit union had \$67.4 million in assets and 11,700 members.

During Ayn's distinguished 30 years of leadership, HPCU has experienced consistent growth, and increased financial strength and

membership benefits. Today the credit union stands financially sound with \$864.3 million in assets and over 31,000 members.

Ayn will officially retire in late January 2021, and she will leave a legacy of leadership and commitment to the credit union movement. During her 45 years of service in the industry, Ayn has been very active through volunteer opportunities to strengthen the credit union community. She has served the Houston Chapter of Credit Unions as Treasurer, Cornerstone League as Director and Chairman, and Catalyst Corporate Federal Credit Union as Secretary of the Board.

The board of directors has appointed Kimberly Foster, Executive Vice President, as

HPCU's new chief executive to lead the credit union effective January 2021. Kim began her career with HPCU in 1988. Since 2003, Kim has diligently served as the Executive Vice President where she has been responsible for overseeing and supporting the credit union's operations, strategic initiatives and financial performance. Through various roles, continuous education and over three decades of experience at HPCU, Kim has thoroughly prepared to lead the credit union as CEO and President.

We congratulate Ayn on her well-deserved retirement and look forward to continued success under Kim's leadership.

## First Responders: How to Manage Stress BUILD RESILIENCE DURING THE PANDEMIC

According to the Centers for Disease Control and Prevention (CDC), first responders and those who provide care during the pandemic are prone to stress, anxiety, fear and other strong emotions. How you manage these emotions can affect your well-being, the care you give others while on the job and the people you care about outside of work. During this pandemic, it's important that you distinguish what stress looks like, learn to manage it and build resilience, and know where to go if you need help.

### RECOGNIZING SYMPTOMS

Signs of stress can include changes in sleep or eating patterns, difficulty sleeping or concentrating, lack of motivation, worsening of mental health conditions or chronic health problems, and increased use of alcohol, tobacco or other drugs. Additional signs include feeling:

- Irritation, anger or denial
- Uncertain, nervous or anxious
- Helpless or powerless
- Tired, overwhelmed or burned out
- Sad or depressed

### WHAT YOU CAN DO

Start by taking breaks from watching, reading, or listening to the news, including social media. Hearing about the pandemic repeatedly can be upsetting and mentally exhausting. Try deep breathing, stretching or meditating to break the tension. You should also:

- Exercising regularly to release stress
- Spend time outdoors in the sun
- Do things you enjoy during non-work hours
- Keep up your daily routines to maintain some control
- Try to get adequate sleep

- Make time to eat healthy meals
- Take breaks during your shift to rest, stretch or check in with coworkers, friends and family
- Identify and accept things which you do not have control over
- Remind yourself that everyone is in an unusual situation with limited resources
- Communicate with your coworkers, supervisors and employees about job stress
- Analyze factors that cause stress and work to find solutions

### WHERE TO GO

Managing your stress will make you, the people you care about and your community stronger. If you, or someone you know, are feeling overwhelmed with emotions like sadness, depression or anxiety, please call the Disaster Distress Hotline at **1.800.985.5990** or text **TalkWithUs to 66746**.

## SUMMARY OF OPERATIONS

Total Assets .....	\$864,291
Loans to Members .....	\$434,948
Members' Savings .....	\$741,787
Total Reserves .....	\$116,198
Total Income.....	\$27,914
Total Expenses .....	\$14,994
Total Income Before Dividend Distribution .....	\$12,920
Regular Dividends to Members .....	\$7,845
Net Operating Expense Ratio .....	0.96%

*Dollar amounts in thousands as of  
October 31, 2020*

## Personal Loan HOLIDAY SAVINGS

The holiday season is here and given all the challenges of 2020, this year's holiday festivities will be especially meaningful for many of us. Whether you're connecting with family through video chat to open gifts or enjoying an intimate, in-person gathering, the holidays can still be stressful—especially when it comes to holiday-related finances. There's a way to control the seasonal spending without cutting corners. At HPCU, our personal loans can help you create a stronger financial management plan to enter the New Year with confidence.

With a personal loan, you can avoid the habit of adding it to a credit card that's sure to result in regret as you open your January 2021 statement. When you take out a fixed-rate personal loan for a specific amount, it's easier to fit holiday spending into your financial plan.

### FLEXIBLE USE

Although loan funds can be used to purchase holiday items or control expenses, you might consider using the money to consolidate debt, especially on high-interest loans and credit cards from other lenders. Consider it a gift to yourself to knock out that higher-interest debt.

### FIXED RATE & TERM

One of the biggest benefits of a personal loan is the fixed rate and term, which means that your rate stays the same and there's a very defined repayment term. That gives you a better handle on expenses, and you avoid rate fluctuations seen with many credit cards from other lenders. Often lenders will offer a low upfront, promotional rate that expires after a few months after opening the credit card account. The rate on any unpaid balances changes to a

much higher rate. This means it may take much longer and cost more to pay off your holiday purchases.

Consider taking some stress out of the holiday season with a personal loan. And if you're not in need of a personal loan, remember HPCU for all of your other financial plans. Auto manufacturers' rebates may be available on certain model vehicles for dealerships to sell their remaining 2020 inventory. For a better deal, a great financial strategy may be financing at the dealership to receive the rebate and then refinancing with HPCU as quickly as possible. Our representatives are happy to help you compare your financing options for the best deal possible.

Give us a call at **713.225.6267** or visit **HPCU.coop** to apply online today!





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## Credit Report Access PROTECT YOUR CREDIT

If you're worried that the pandemic may put a strain on your personal finances, you're not alone. You might be charging more on your credit card than you normally would, therefore using more of your credit limit which leaves you with a larger balance to pay off at the end of your billing cycle. Meanwhile, your cash flow may be unsteady or uncertain. All of these factors could affect one important number: your credit score.

Monitoring your credit report regularly can help identify potential fraudulent charges and save you from significant damage to your credit history and scores. The good news is that there are many resources available to get a free credit report.

### ANNUAL CREDIT REPORT

The Fair and Accurate Credit Transaction Act required the creation



of [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). This central source website allows you to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. You can also request your credit report by phone at **877.322.8228**.

It is entirely your choice whether you order all three credit reports at the same time or order one now and the

others later. The advantage of ordering all three at the same time is that you can compare them. However, you will not be eligible for another free credit report for 12 months.

On the other hand, spacing one credit report every four months will help you keep a consistent eye on your score all year long. That's one less thing you'll have to worry about. Request your annual credit report today!

## 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](http://HPCU.coop)

### LOCATIONS & HOURS

Memorial Branch—Main  
1600 Memorial Drive  
Houston, TX 77007

Lobby Hours  
Mon-Fri.....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sat .....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sun .....Closed

Drive-Up Hours  
Mon-Fri.....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sat .....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sun.....Closed

Call Center Hours  
Mon-Fri.....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sat .....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sun.....Closed

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

Lobby Hours  
Mon-Fri..... Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sat-Sun .....Closed

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

Lobby Hours  
Mon-Fri.....Check [HPCU.coop](http://HPCU.coop)<sup>†</sup>  
Sat-Sun .....Closed

*\* 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.*

