

VACATION LOANS

BOOK YOUR NEXT GETAWAY WITH HPCU

Now is the time to unwind, relax, and recharge with an HPCU Vacation Loan. To celebrate our 85th anniversary, we're offering low rates and no payments for 90 days, so you can budget for your summer vacation without the stress.

- No payments for the first 90 days*
- Rates as low as 4.85% APR*
- Flexible payment and terms
- Funds received after approval
- No collateral needed
- Low special rates



APPLY TODAY AT
WWW.HPCU.COOP/PROMOTION4.ASPX

*APR = Annual Percentage Rate. This promotion is effective until July 31st, 2022. All loans are subject to credit approval. No payments for 90 days applies to those with a credit score of 640 or higher. Terms and conditions may change. For more information and full disclosures, please visit our vacation loans page.



	Platinum	A	B	C	D	E
24 Months	4.85% APR	4.85% APR	4.85% APR	5.18% APR	8.18% APR	11.35% APR
36 Months	5.85% APR	5.85% APR	5.85% APR	6.18% APR	9.18% APR	12.35% APR

SEPTEMBER
3rd Labor Day
5th Labor Day

JULY
2nd Independence Day
4th Independence Day

JUNE
18th Juneteenth
20th Juneteenth

CALENDAR EVENTS

SUMMER 2022

THE HPCU
ADVANTAGE
NEWSLETTER

Houston Police
CREDIT UNION
1600 Memorial Drive, Houston, TX 77007

PRESORT STD
US POSTAGE
PAID
HOUSTON TX
PERMIT NO. 1769

NEW ONLINE & MOBILE BANKING

ENJOY A BETTER BANKING EXPERIENCE BUILT FOR YOU

We've launched a new online and mobile banking experience to provide a cleaner design and simpler navigation for your everyday banking needs. You'll find all the same features and functionality you're used to; plus, everything you need to manage your money seamlessly across every device.

OVERALL IMPROVED LOOK AND FEEL

Experience an enhanced look, feel, and an easy-to-follow navigation path that gives you access to key functions throughout online and mobile banking with just a few taps or clicks.

SIMPLIFIED NAVIGATION

When you log in, you'll notice a convenient new menu bar that displays multiple categories to help you quickly find what you need. Select a category in this menu and select the desired item to access the tools and resources you rely on.

Since the new menu bar will offer a better navigation experience, the widget or menu customization option will no longer be available in online or mobile banking.

DOWNLOAD OUR APP

Download the HPCU Mobile App! It's available in the App Store and Google Play.



SHOULD YOU REMODEL YOUR HOME?

FACTORS TO HELP YOU DECIDE

Do you need more closet space, another bathroom for your growing family, or simply want to increase your home's value? Consider the following to help you decide.

If you're contemplating remodeling because you want to sell your home, focus on cosmetic changes instead of functional ones – they're more likely to draw buyers. For example, people who replace garage doors get 98.3% of their value back in sales dollars, while replacing wood windows returns only 69.5%. To make your property more attractive for sale without spending too much money, skip remodeling. Instead, fix anything that is broken, remove personal touches, declutter, deep clean, paint in neutral colors, refinish floors, and replace aging hardware and fixtures. A remodel may force you to set a much higher asking price than the other homes in your neighborhood, and you'll have a much harder time selling your home. To determine a reasonable asking price, check recent listings in your neighborhood to see current prices.

THE FOLLOWING STEPS WILL HELP MAKE YOUR REMODELING PROJECT RUN SMOOTHLY:

- Start with design ideas; the more specific, the better.
- Decide whether to combine functional home changes with your remodel.
- Research materials and contractors to come up with a reasonable budget.
- Determine how you will pay for the project.
- Check with your Dept. of Permitting to see which permits you'll need.
- Decide how you will tolerate the disruption to your daily life.
- Ask yourself whether you can remodel while keeping your home's design consistent with the neighborhood aesthetics?

Finance your next home project with HPCU! From small projects to major renovations, the possibilities are endless with our home equity loan options. Apply at www.hpcu.coop/Home-Equity-Loans.aspx.

BACK TO SCHOOL BUDGETING

WAYS TO SAVE ON SHOPPING

Back to school shopping can be expensive – but you can make it easier on yourself if you set a budget. Here are some tips to help you save:

START EARLY AND MAKE USE OF SALES

The earlier you start, the easier it'll be to avoid last-minute shopping and spending more than you can afford. Think ahead to find the best deals and be on the lookout for the big back-to-school sales. This year's sales tax holiday begins Friday, August 5th, and ends at midnight Sunday, August 7th. Take advantage of this to save on essential school supplies and get good deals on your back-to-school shopping.

REUSE SUPPLIES FROM THE PREVIOUS YEAR

You probably have plenty of school supplies you can reuse this year. This means you won't have to buy new backpacks, binders, or writing tools if these supplies are in good condition. Keep track of what you buy, and help your children keep their supplies in good shape so they'll last longer.

SHOP AT A DISCOUNT OR DOLLAR STORE

At dollar stores and discount retailers, you can find name-brand items for half the price. These are great places to shop for items like planners, pens, poster boards, clipboards, etc. Another option is to buy in bulk from stores like Costco or Sam's Club to get enough for the whole year at a much lower cost.

BUY USED

Not everything has to be brand new every year. Take advantage of consignment shops, garage sales, thrift stores, and Facebook Marketplace to find great used items.

SPREAD OUT THE SHOPPING

Don't blow your entire budget in August. Some items on the kids' school supplies list are necessary from day one, but others can wait a few weeks. Buy one back-to-school outfit before school starts and then wait for your favorite stores to advertise sales before buying more. You may find better deals once the back-to-school rush has died down.

TAKE ADVANTAGE OF CREDIT CARD POINTS

Have a rewards credit card with HPCU? You can use those points to make purchases and reduce how much you pay out of pocket. To apply for our Platinum Rewards Card, visit www.hpcu.coop/Credit-Cards.aspx.



IF YOU NEED ASSISTANCE, CONTACT OUR LOAN OFFICERS AT 713-986-0200.

YOUR HOME IS OUR PRIORITY

THE MORTGAGE PROCESS IS COMPLEX. HPCU MAKES IT SIMPLE.

At HPCU, we're committed to making the process of securing a home loan as easy as possible. Whether you want to build, buy, or refinance, we'll guide you through our quick and easy mortgage process from start to finish.

MORTGAGE

Looking to buy your first home or upgrade to a bigger home? We have options to help. Get pre-approved before you shop!

REFINANCE

Refinancing your mortgage can be a smart way to build equity or reduce your monthly payments. We'll help you decide whether it's the right step to take.

HOW TO APPLY

1. Apply online at houstonpolicefcu.mymortgage-online.com.
2. Once you've completed the application, click submit and your information will be reviewed for prequalification.
3. A Loan Officer will follow up with you and answer all your questions.

WORD SEARCH

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

ACCOUNT

FINANCE

DOLLAR

PURCHASE

CURRENCY

ONLINE BANKING

INVEST

INCOME

SAVINGS

MOBILE APP

SPEND

MORTGAGE

STOCKS

TAXES

COINS

LENDER

VACATION LOAN

BUDGETING

EMERGENCY FUND

CREDIT UNION

LINE OF CREDIT

F	Q	Y	D	U	D	A	R	R	O	P	M	T	L	C	Z	J
C	S	L	O	W	E	W	Z	M	U	D	S	E	X	A	T	X
H	X	B	L	Y	C	N	E	R	R	U	C	E	L	K	K	J
F	B	I	L	G	N	M	C	Z	S	S	M	A	T	H	R	G
Y	I	Z	A	R	N	H	L	T	K	O	N	N	L	Z	A	I
B	O	N	R	S	A	I	O	A	C	C	O	U	N	T	M	A
R	U	U	A	S	N	C	K	N	S	A	V	I	N	G	S	M
E	S	D	E	N	K	I	I	N	T	T	X	T	O	B	V	O
D	J	P	G	S	C	X	O	S	A	T	E	S	I	U	G	R
N	D	U	E	E	Q	E	A	C	X	B	L	E	N	K	R	T
E	X	Z	H	N	T	P	G	L	K	C	E	V	U	R	M	G
L	Y	T	T	G	D	I	H	C	D	I	B	N	T	O	W	A
V	A	C	A	T	I	O	N	L	O	A	N	I	I	H	X	G
B	Q	N	H	L	V	O	B	G	F	Q	O	V	D	L	D	E
L	I	N	E	O	F	C	R	E	D	I	T	Z	E	R	N	R
D	N	U	F	Y	C	N	E	G	R	E	M	E	R	G	J	O
P	P	A	E	L	I	B	O	M	X	A	W	T	C	D	P	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[†]
Sat Check HPCU.coop[†]
Sun Closed

Drive-Up Hours

Mon-Fri Check HPCU.coop[†]
Sat Check HPCU.coop[†]
Sun Closed

Call Center Hours

Mon-Fri Check HPCU.coop[†]
Sat Check HPCU.coop[†]
Sun Closed

Travis Branch*

1200 Travis Street
Floor 20
Houston, TX 77002

Lobby Hours

Mon-Fri Check HPCU.coop[†]
Sat-Sun Closed

Willowbrook Branch

17314 State Highway 249
Suite 107
Houston, TX 77064

Lobby Hours

Mon-Fri Check HPCU.coop[†]
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.

