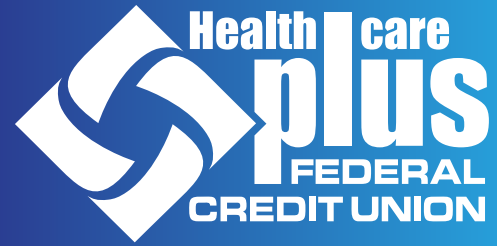


ADVISOR

WINTER 2026



End of Year Tax Forms

All tax forms will be included with your year-end statement. The forms may be on the back of the last page of your statement, not necessarily on a page of their own.

Look for your statement to be in your mailbox by early to mid-January. Those members who receive e-statements can access their tax forms in the "Documents and Statements" section of either the mobile app or online. These should be available before the first business day of January. A 1099-INT is only produced if your taxable dividends exceed \$10. Please save these forms for your tax preparer!

For those of you who qualify for new auto loan interest deduction, there will be no form generated by the credit union. Consult your tax person as to qualifications. Year-to-date interest paid on your loans is always a part of your statement. 2025 interest paid will be shown on the statement sent in January, which will include the full year's interest paid. Look for this under "Summary of Your Accounts" on the first page, "Interest Year-to-Date".

Make your life easier and sign up for e-statements. E-statements allow you to get your statement faster and electronically, thus saving the credit union postage and printing costs. If you wish to see the savings and loan history more frequently than the monthly or quarterly statements, be sure and sign up for online access or through our mobile app. Online enrollment information can be found on our website under Resources - Service Guides - Online Banking or [click here](#).

2025 Annual Meeting will be on Tuesday, April 21, 2026

Planning has begun for the 2025 Healthcare Plus Annual Meeting! This year's annual meeting will take place at the AmericInn with doors opening at 6:15 and the meeting beginning at 6:30. A meal will be served and there will be a \$10 charge for all members and nonmembers to attend. Sign up early to be eligible for an early bird prize. Watch our website, posters, flyers, emails, and the Spring 2026 newsletter for final details.

Board elections and other business will take place this evening. There are three, three-year terms on the Board of Directors that are expiring. If you are interested in serving on the Supervisory Committee, we do have openings from time to time. The Supervisory Committee is the "watchdog" for the credit union - reviewing policies, procedures, and other items. If you are interested in either of these volunteer positions or have questions, please contact Carrie VanOrman, VP - Operations (carrie@hcpfcu.coop).



Holiday Closures

We will be CLOSED for these holidays

Martin Luther King Jr. Day

January 19, 2026

President's Day

February 16, 2026

Financial Snapshot

November 2025

Members - 5,088

Shares - \$60,032,000

Loans - \$53,808,000

Assets - \$67,928,000

Sign up for Online Bill Pay

Save yourself time and postage by taking advantage of this free service. We'll pay your bills on time, every time! Sign up today within our Online Banking service.

2026 Scholarship Applications Now Available!

Healthcare Plus FCU is again excited to award educational scholarships to deserving students and educators. Three \$500 scholarships are available to students, and one \$500 scholarship will be presented to an educator. More details can be found on our website with the link below.

All applicants must be active, current Healthcare Plus FCU members in good standing. Applications can be downloaded from our website under Resources - News - scroll down to Student and Educator Scholarship Opportunities or [click here](#). The application deadline is March 16th, and winners will be recognized at our Annual Meeting on April 21st.



Debit Card Info – Apple Pay, Google Pay & Samsung Pay are live!

According to MoneyMink.com, when a credit card chip fails to read, the system typically prompts the customer to insert the card multiple times until it defaults to allowing a swipe. This process usually requires the card to be inserted three times before the system will allow the swipe. If the chip fails three times in a row, the system will allow the swipe as a fallback method. It is important to note that this process can be tedious and may become a point of frustration for customers. However, it is a standard procedure to ensure the security and integrity of the payment process.

Another option is to use the tap (contactless) option which can bypass a scratched or dirty chip. Cleaning the chip with rubbing alcohol and a Q-Tip will remove residue that builds with time. You can also clean the chip with a slightly abrasive material such as a grocery bag, disinfectant wipe, or even a newer dollar bill. As noted above, we now also offer the option of using your phone to pay where those options are accepted!



Help us stay current with your information

Please keep us updated with your most recent government issued ID. These are scanned in our system to help us identify members, along with asking for your secure word, etc. If you've moved or changed your phone number, please let us know these changes as well! Our fraud detection company relies on current email and/or phone numbers to contact you in case of suspicious activity.

Updates to Fees- Late fees are now \$30 per loan

Effective January 1, 2026, late fees on all unsecured and secured loans are now \$30. Mortgage and credit cards have their own late fee schedules.

Remember that we have NO FEE balance transfers to your credit union credit card! Our two credit card options offer low rates of 9.90% APR (Platinum) and 13.90% APR (Classic). Save money and consolidate high-rate cards or lines of credit.

Unsolicited loan calls or letters

We had at least two members let us know they read this article in the Q4 25 newsletter AND it saved them from being scammed! We hope others have been saved by following some of these suggestions or thinking twice about giving information to a potential scammer. We are made aware when members fall prey to scams and want to alert everyone to common schemes.

Please know that we will never provide or sell your information to another lender!!

Unfortunately, the credit bureaus have been doing that for quite some time. Many of you, including our staff, have received these calls after the credit union updated a credit bureau report. This practice of sharing consumer information amongst the bureaus will be coming to an end!!

Credit unions and other lenders across the country have worked with Congress to stop this information from being sold. It has now become law so these calls will hopefully decrease. Read more here:

Trump Signs Homebuyers Privacy Protection Act, Ending Abusive Trigger Leads – NMP

Prior to signing this bill, the credit bureaus did provide an opt in / opt out option regarding solicitation calls after credit is pulled. Find that link here:
<https://www.optoutprescreen.com/>

If you receive an update or request for more information on an approved application, please follow these steps:
Go to the website within the letter and call the toll free number on the website. Give the application number to verify the offer is legit. DO NOT give social security numbers, phone numbers, mother's maiden name, etc. If it's a legitimate follow up to an approved application, they should have that information already.

As always, be safe with your private information!!