

ADVISOR

FALL 2026



Join us! Celebrate International Credit Union Day!

We are celebrating ICU Day by hosting an Open House for our Member Owners! Stop into our lobby on Thursday, October 15th to sign up for prizes and enjoy coffee and cookies. We will have coloring pages for the kids along with door prizes, including a special door prize package to celebrate our not-for-profit status. The first name drawn out will win \$50 cash plus we will make an additional \$50 donation to their favorite non-profit in the community. Additional door prizes include CU buckets and coolers filled with fun fall items!

International Credit Union (ICU) Day® is a long-standing tradition that celebrates the spirit of the global credit union movement. Since 1948, this special day has been recognized each year on the third Thursday of October as an opportunity to reflect on the movement's history, honor its achievements, and share the powerful impact credit unions have on their members and communities.

Around the world, credit unions and other financial cooperatives mark the day with activities such as fundraisers, open houses, contests, picnics, volunteer projects, and even parades. These festivities not only highlight the value of credit unions but also encourage members to become more engaged with their cooperative.

In 2026, the World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU) invite all credit unions to celebrate the 78th anniversary of International Credit Union Day on Thursday, October 15, under the inspiring theme: "Cooperation for a Prosperous World."

At its core, ICU Day is about unity—bringing together more than 82,000 credit unions and cooperative financial institutions that serve over 403 million members worldwide. This global celebration underscores the credit union difference: a commitment to financial inclusion, community impact, and creating a brighter future for people everywhere.



Holiday Closures

We will be CLOSED for these holidays

Indigenous People's Day

October 12, 2026

Veteran's Day

November 11, 2026

Thanksgiving Day

November 26, 2026

Christmas Eve - Closing at 1pm

December 24, 2026

Christmas Day

December 25, 2026

New Year's Day

January 1, 2027

Financial Snapshot

August 2026

Members - 5,037

Shares - \$64,000,000

Loans - \$55,400,000

Assets - \$70,800,000

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.



Christmas Loan Special

Need some help with Christmas finances? We will be offering our Christmas loan special again this year. The terms are a maximum of \$1,000, new money only at 7.50% APR with a maximum repayment term of 6 months. (Must meet loan qualifications.) This loan special is available from November 3rd to December 31st.

We also know money can be tight around the Holiday Season. We offer loan deferments on payments for up to 45 days. There is a \$20 deferment fee per eligible loan. Unpaid interest must be paid current as well. Contact us today!



Santa is coming!

Join us on December 20th from 2-3:30 in the Healthcare Plus Federal Credit Union lobby to meet Santa! Come take some pictures and enjoy some cookies made by Kyra Kern. We will also have door prizes. The little ones can sign up for to win a stocking filled with toys!



HCP Visa Gift Cards

The gift that always fits!

Take the guesswork out of gift-giving with a Visa Gift Card from Healthcare Plus Federal Credit Union! Perfect for birthdays, graduations, holidays, thank-you's, or any special occasion.



HCPFCU My Card app for your credit union credit card

The freedom to live life on your terms starts with having control over your cards. With HCPFCU My Card, you can do it all, from setting spending limits and curbing impulse purchases to instantly freezing misplaced cards. Get more out of life when you safely manage your finances from one convenient location!

- A smarter, easier way to manage your cards
- Convenient card control
- Turn cards on/off anytime, anywhere
- Track every transaction with merchant names
- Feel secure
- Report lost or stolen cards quickly
- Set alerts to receive instant notifications of card activity
- See spend details updated in real-time
- Rewards!

