



the **Compass**

HARBOR POINTE CREDIT UNION

Annual Meeting - *Enjoy free food & prize drawings!*

Plan on attending this year's 92nd Annual Meeting of Harbor Pointe Credit Union on Tuesday, May 5. Registration and social starts at 5:00 PM and business meeting begins at 5:30 PM.

All HPCU members are welcome to attend this meeting which will include a presentation of annual reports and election of Board of Directors. We will also be presenting this year's scholarship awards to 5 recipients.

Please join us for free subs, chips, beverage and dessert, along with prize drawings!

PLEASE RSVP BY APRIL 30 if you plan on attending by email at hpcu@hpcu.us, or call 218-733-8004 to reserve your seat(s). Please include the name(s) of all attending.

Date:
Tuesday, May 5

Time:
5-5:30 PM - Registration/Social
5:30 PM - Business Meeting

Location:
First United Methodist Church
(Copper Top) - Lower Level Meeting Rm
230 E. Skyline Parkway
Duluth, MN 55811

COMING SOON!
Debit MasterCard Tap to Pay
(Contactless Payment)

Make secure, fast payments by holding your card within 1-2 inches of a checkout terminal featuring a contactless symbol. Watch for details on availability!



Is Your Birthday September 27?

Be the first one to call us at 218-733-8004 to claim a \$50 Visa Gift Card!

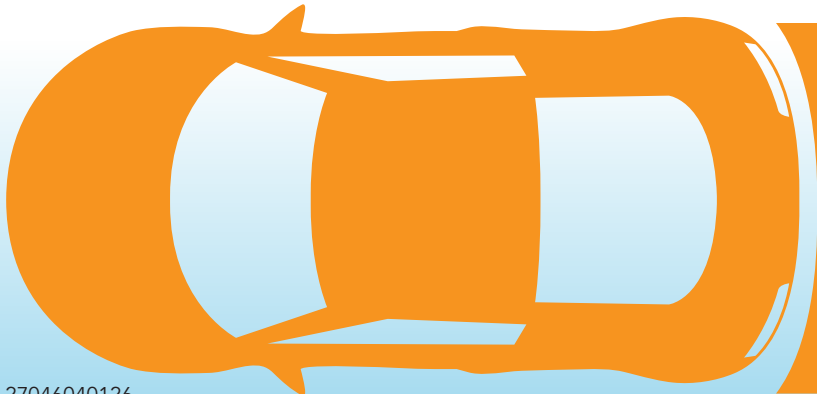
*Person with birthday must be an HPCU member and call us themselves to redeem.

FREE Shred-it Day

It's time to clean out your old, no longer needed, confidential documents and bring them all to our annual Shred-it day event held at the downtown office.

Date: Tuesday, June 9
Time: 11 AM - 1 PM
Place: 11 West 2nd St.
(back parking lot of downtown office)

This is a free service to all HPCU members for residential shredding. Businesses are excluded from this free service. No early drop-offs can be accepted.



WE HARBOR YOUR BEST INTEREST!

RATES AS LOW AS
4.74% APR*
up to 60 month financing!
Used or New - Any model year qualifies

*APR = Annual Percentage Rate. Posted rate based on credit score of 700 or higher and an active HPCU checking account (Superior Rewards). Other rates and terms available based on current credit score. Payment example: \$10,000 at 4.74% interest rate for 60 months, APR 5.619%, 60 payments of \$187.52 and finance charge of \$1,401.29. No internal refinancing of current Harbor Pointe Credit Union loans qualify for this rate. Loan documentation fee of \$150 applies to all consumer loans and is included in the APR calculation. No other discounts can be applied to this special rate. Credit Union reserves the right to end promotion at any time. See lender for complete details.



HPCU is a proud sponsor of Duluth Icebreakers Girls Hockey Association and their mission to empower young female athletes.

Board of Directors Seeks Candidates

Would you like to be more involved with Harbor Pointe Credit Union? HPCU is seeking qualified candidates to run for open positions on the credit union's volunteer Board of Directors. Monthly board meetings are held to set policies and decide the long-range direction of the credit union.

If you are interested in running for a position on the Board of Directors, please contact us by **April 24** with your qualifications and desire to run via email to board@hpcu.us or by mail to:

Harbor Pointe Credit Union
Nomination Committee
PO Box 161558
Duluth, MN 55516

**Chain of Hearts for
Gillette Children's
Hospital Raised \$874**

Thank You!

Upcoming Member Seminars

Fraud & Scams

Join us Tuesday, April 28, at 3:30 PM, at our downtown office for an informative fraud and scams seminar, hosted by our very own, Steve Wehvila. This interactive seminar will answer your questions on the latest fraud and scams circulating. You will learn more about keeping your financial accounts safe and secure from predators. Please call 218-733-8004 or email hpcu@hpcu.us to reserve your seat.

Medicare Seminar

Please join us for a free Medicare seminar on Tuesday, June 23, at 10 AM, at our downtown office. If you are soon turning 65 or retirement is in your near future, this free seminar is a resource to answer all of your Medicare related questions. We welcome our TruLync Medicare Advisors partner, Tammy Kausch, as our guest speaker for this seminar. Please call Tammy at 218-625-5156 to reserve your seat for this seminar.



Congratulations to Our Outstanding Teacher Recipients



DECEMBER

Sarah Hodgson, Homcroft Elementary School Kindergarten Teacher



JANUARY

Joseph Scaffidi, Spooner Middle and High School Band Teacher



FEBRUARY

Mike Tipple, Hermantown High School Math Teacher



Harbor Pointe
CREDIT UNION

All Offices: 218-722-9242

Toll Free: 800.378.3828

E-mail: hpcu@hpcu.us • hpcu.us



NCUA

DOWNTOWN

11 W. 2nd St.
Duluth, MN 55802

KENWOOD

1515 Kenwood Ave., Ste 200
Duluth, MN 55811

MILLER HILL

4433 Trinity Rd.
Duluth, MN 55811

HOURS & HOLIDAY CLOSINGS (Subject to Change)

All Branches: Mon – Fri: 9 AM – 5 PM • Sat: Miller Hill drive-up only - 9 AM – 1 PM

HOLIDAY CLOSINGS: May 25 - Memorial Day • June 19 - Juneteenth