



**Harbor Pointe**  
CREDIT UNION

# THE COMPASS

THE OFFICIAL NEWSLETTER OF HARBOR POINTE CREDIT UNION

Serving St. Louis, Carlton, Lake, East Itasca and Douglas Counties

## BOARD OF DIRECTORS ELECTION RESULTS

Election of Board Members took place at the 85th Annual Meeting held on March 19, 2019.

John Arola was re-elected to serve a 3 year term on the Harbor Pointe Board of Directors.



Lisa Mitchel-Krocak will serve as Board Chair for 2019-20.



## DOWNTOWN RENOVATIONS

The downtown office will be undergoing remodeling renovations this summer. The lobby and drive up will remain open throughout the remodeling process. We thank you for your patience as we work to make the downtown office even better!



## BUSINESS LENDER JOINS HARBOR POINTE TEAM

Harbor Pointe Credit Union welcomes James Lundberg to our lending team.

James joins the lending team as Business Loan Manager and brings over 17 years of experience assisting businesses right here in our region with their financial needs.

Need a loan for your business or products such as credit card processing equipment to help your business run with ease?

James is ready to assist you and can be reached at 733-8054 or email: jamesl@hpcu.us.



## 2019 SCHOLARSHIPS ANNOUNCED

Congratulations to our five 2019 Harbor Pointe Credit Union scholarship recipients.

Scholarships were awarded at the 85th Annual Meeting held on March 19.

Pictured at right: Ellie Peddle - Cloquet, Kaitlyn Bergerson - Esko, Noelle Stellmaker - Duluth East, Quinten Rimolde - Denfeld and non-traditional scholarship recipient Eric Brandt all received \$1,500 scholarships. We wish them all the best as they begin college this fall.

Scholarship applications for the coming academic year are now available on our website - hpcu.us.



# USED OR NEW WITH SAME LOW RATE? *Yes!*

Take advantage of rates as low as

# 2.99% APR\* UP TO 5 YEAR TERM!

USED OR NEW AUTOS, BOAT, CAMPERS, ATVS & MOTORCYCLES ALL QUALIFY!

Apply online at [hpcu.us](http://hpcu.us) or call 722-9242 today!

\*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 2.99% interest rate for 60 months, APR 3.196%, 60 payments of \$180.56, finance charge \$833.61. No internal refinance of current Harbor Pointe Credit Union loans qualify for this rate. Loan documentation fee of \$50 applies to all consumer loans and is included in the APR calculation. Credit Union reserves right to end promotion at any time. See lender for complete details.

## NEW STUDENT CHECKING ACCOUNT PROMOTION!

### Chance to WIN a \$200 Gift Card!

If you are between 15 and 21 years old now is the perfect time to open a free checking account at the credit union! Every new checking account opened qualifies for a chance to win a \$200 Visa® Gift Card! If you set up direct payroll deposit or bring your payroll check in to deposit into checking you will receive a \$50 cash bonus! Visit any office for details!

## GIVING BACK TO OUR COMMUNITY

We are proud sponsors of many youth programs in our region including Western Duluth Little League, Wolfpack Lacrosse, Lakeside Lester Park Soccer, Duluth ISD 709 Baseball, Youth Programs at Superior YMCA and more! Team sponsorship requests can be emailed to [hpcu@hpcu.us](mailto:hpcu@hpcu.us).



## BIKE WINNERS!

April was Youth Month to Save at the credit union and we had 6 big winners of new bikes!

Congratulations to Henry, Hayley, Allie, William, Dane and Addison.



## WIN WITH YOUR BIRTHDAY!

If the month and day of your birthday appears on the birthday cake, be the first one to call us at 722-9242 and you will win a \$25 VISA gift card!\*



**Congrats to Amy Jo F., birthday winner from last quarter's newsletter.**

\*Must be a member and call in yourself to redeem. Gift card pick up in person only.

## REDEEM2ERASE™

### ScoreCard – Now More Ways to Redeem Points!

Our Classic Visa® with ScoreCard™ Rewards program has added more new options for using your ScoreCard™ points.



**Redeem2Erase™** - Redeem2Erase™ provides the flexibility to redeem reward points to erase recent merchant transactions\*. Simply pick a date, pick a transaction, and redeem your points to receive your transaction credit. Congratulations! You just paid for your purchase with points.



\*\$20.00 minimum required & \$1,000.00 maximum allowed. Redeem2Erase™ is not a payment. Please ensure your regular payment is made prior to your due date. Redeem2Erase™ will post to your statement within 1-2 statement cycles.

**Give to Charity** – You can now donate your points to local charities – and organizations. Many local organizations participate, just use the search option by entering your city and state to find an organization you would like to financially support with your points.

**Daily Wins** – Use points to enter daily sweepstakes for many types of prizes. Check out the ScoreCard™ website to see current prizes.

**Digital Awards** – Use points to download music.

As always, your ScoreCard™ points can be used for airline travel, hotels, car rentals, merchandise and gift cards too!

If you are not a Classic Visa® card holder, you can easily apply online or call us at 722-9242 for an application. Along with our very low credit card rates, you will appreciate the 25 day grace period, no annual fee and ScoreCard™ points that never expire. If you ever have questions about your Visa® card you deal directly with a Visa® representative at our credit union. Our highly trained staff is ready to assist you!



Toll Free: 800-378-3828  
E-mail: [hpcu@hpcu.us](mailto:hpcu@hpcu.us) • [hpcu.us](http://hpcu.us)



### DOWNTOWN 722.9242

11 W. 2nd St. • Duluth, MN 55802  
Mon-Fri: 9 am - 5 pm

#### LOAN DEPARTMENT

Valerie 733-8024 • Alyssa 733-8057

### KENWOOD 724.8218

1515 Kenwood Ave., Ste 200 • Duluth, MN 55811  
Mon-Thurs: 9 am - 5 pm  
Fri: 9 am - 5:30 pm • Sat: 9 am - 1 pm

#### LOAN DEPARTMENT

Jim 733-8017 • Nicole 733-8002 • Business: James 733-8054

### MILLER HILL 279.3828

4433 Trinity Rd. • Duluth, MN 55811  
Mail: P.O. Box 161558 • Duluth, MN 55816  
Mon-Fri: 9 am - 6 pm • Sat 9 am - 1 pm (Drive-up only)

#### LOAN DEPARTMENT

Connie 733-8078

**HOLIDAY CLOSING:** Independence Day – July 4 • Labor Day – September 2