



## SERVICES OFFERED

- » Online Bill Pay
- » Night Depository
- » ATM On-Site (all three branches)
- » Direct Deposit
- » Safe Deposit Boxes
- » Checking Accounts
- » Savings Accounts

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We proudly serve everyone in St. Louis, Carlton, Lake, Douglas and Eastern Istasca Counties.

A savings account with a \$5.00 initial deposit is all that is needed to become a Harbor Pointe member. Upon opening a savings account you will have access to our full range of services. Once you become a Harbor Pointe member your entire family becomes eligible for membership as well.

**Apply Online at [hpcu.us](http://hpcu.us)!**

### *NCUA Insurance*

Your accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). It is possible for you to obtain additional insurance coverage on multiple accounts.



# LOAN PRODUCTS

## QUESTIONS?

**For more information or assistance with any of these services or our other financial products, call 218-722-9242 or contact one of our three convenient locations.**



**Serving you from three convenient locations**

<b>Downtown</b> 722-9242 11 W. 2nd St. Duluth, MN 55802	<b>Kenwood</b> 724-8218 1515 Kenwood Ave. Suite 200 Duluth, MN 55811	<b>Miller Hill</b> 279-3828 4433 Trinity Rd. Duluth, MN 55811
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Toll Free: 1-800-378-3828  
[www.hpcu.us](http://www.hpcu.us) · Email: [hpcu@hpcu.us](mailto:hpcu@hpcu.us)



## Harbor Pointe

CREDIT UNION





# LOANS

As a Harbor Pointe Credit Union member, you can take advantage of competitive rates on all of our loans. In addition, we charge simple interest, meaning you pay interest only on your unpaid balance and you pay no penalty for pre-payment. Quick and easy loan pre-approval is available so you will know how much you qualify for before making a purchase. The loans we offer include:

## **Mortgage Loans**

(10, 15, 20 & 30 year terms)

- Land Loans (up to 100% financing)
- Home Equity Loans
- Home Equity Line of Credit
- Home Improvement Loans

## **Consumer Loans**

- New Vehicle Loans
- Used Vehicle Loans (flexible terms for most model years and mileage)
- Recreational Vehicle (e.g. boat, ATV, RV) Loans
- Ready Reserve (no annual fee, use as overdraft protection on your checking account)
- Unsecured/Signature Loans

## **Superior Rewards Benefits**

We reward you with a .50% lower rate\* on consumer loans when you are a Superior Rewards Member. Other Superior Rewards benefits include higher dividend rates on Share Certificates and Money Market Accounts.

### **2 easy ways to qualify:**

- Checking account with 10 debits or more per month
- Checking account with 5 debits per month and a direct deposit to checking of \$300 or more each month

\*.50% reduced rate not valid on promotional rates

## **Loan Protection Services**

Harbor Pointe Credit Union offers GAP Advantage with Auto Deductible Reimbursement. Ask your lender about these valuable loan services.

## **Student Loans**

Harbor Pointe Credit Union has teamed up with a third party to offer our members student loans as well as student loan consolidation. Applications can be found on our website.

## **Home Equity Line of Credit (HELOC)**

A HELOC is an excellent financial tool to have, and you can use it for more than just home projects. A HELOC is a line of credit secured by a mortgage against your home. As a revolving line of credit, you may borrow funds and pay them back so that those funds become available to borrow again. Visit our rates page at [www.hpcu.us](http://www.hpcu.us) or call us for current HELOC rate.

# CREDIT CARDS

## **Classic Visa With Rewards**

Enjoy the purchasing power and convenience of the card that's honored worldwide with the following advantages: no annual fee, a low APR and our ScoreCard rewards program. For every dollar spent on qualified purchases, you'll receive points that can be redeemed for airline travel, hotels, gift cards and merchandise. Other benefits include auto collision damage waiver and no-cost travel accident insurance on common air, land or sea carriers – up to \$250,000 coverage.



**SCORECARD**  
REWARDS

## **Premier Black Visa**

Low variable rate based on your credit score, the better your score, the lower the rate! Our card offers no balance transfer fee, and no annual fee, along with a 25 day grace period. We also offer free online access to pay your bill and review your Visa account. Other benefits include auto rental collision damage waiver and no-cost travel accident insurance on common air, land or sea carriers – up to \$250,000 coverage.



## **Share Secured / Student Share Secured Visa**

We also offer a share secured Visa. This is an excellent option for teens heading to college or those with no credit history as well as anyone that would like to re-establish good credit. No credit check is needed for a share secured card. This is a good card for anyone looking to establish and build good credit.

\*APR= Annual Percentage Rate

# BUSINESS LOANS

We know businesses come in all shapes and sizes and so do business loans. From equipment or a vehicle to run your business to remodeling projects. Harbor Pointe Credit Union will look at each loan individually and work with you to find the loan that best fits your business needs.

## **Business Revolving Line of Credit**

A Business Line of Credit will protect your business' cash flow and automatically advance into your checking account should your balance ever fall below zero, eliminating costly overdraft fees and returned checks.