

## CONSOLIDATE CREDIT

Are you paying high rates on Big Box store credit cards?

We can help reduce your interest rate by consolidating high rate credit card balances over to one of our lower rate HPCU Visa® card options. Our loan officers are ready to assist you with this quick balance rollover process. Give us a call at 722-9242.



## NIGHT DEPOSIT AVAILABLE

If you don't have time to make it to the credit union during business hours, use our secure night depository service at any branch office.

Put your deposit or payment in a sealed envelope with your name, account and where you would like funds to go and it will be processed the next business day.



## AUTOS & TOYS

AS LOW AS

# 5.99% APR\*

UP TO 60 MONTHS

\*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 5.99% interest rate for 60 months, APR 6.415%, 60 payments of \$193.31 and finance charge of \$1,698.57. No internal refinancing of current Harbor Pointe Credit Union loans qualify for this rate. Loan documentation fee of \$100 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 right to end promotion at any time. See lender for complete details.

## OUR YOUTH, OUR FUTURE

Our Smart Saver youth savings program now earns a dividend of **3.00% APY.\***

Youth will learn the value of saving while watching their money grow!

### Smart Saver Accounts (0-11 years) include:

- Free Piggy Bank at account opening
- Free Coin Counting
- Free Passbook to watch their money grow
- Prizes after every 5th deposit into account!



**Open your kids/grandkids a new account this January - February and we will make their initial \$5.00 deposit!**

We will need child's social security number and a parent, grandparent or guardian joint. Open new account at any office.

\*APY = Annual Percentage Yield, 3.00% rate paid on balances up to \$2,000.00, any balance above \$2,000.00 will earn current posted saving divided rate. Rates subject to change.

## 90 YEARS IN THE NORTHLAND

On September 22 we celebrated 90 years serving the Northland with a member celebration at our downtown office.

Thanks to all who stopped in to help us celebrate.

### Our grand prize winners (pictured below) included:



**Susan K.**  
Yeti Cooler



**Lisa S.**  
Cornhole Game



**Cheryl O.**  
Travel Bag

## HPCU RECOGNIZES

### Board Member J. Earl Grano

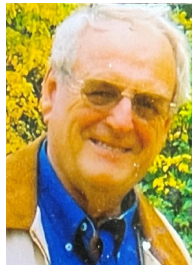
I've been a proud member of HPCU 71% of the time it has existed. It's been my privilege to serve as a volunteer officer for over 50 years.

Some of the significant decisions and actions I have participated in include:

- Reaching our first million in assets to recently reaching \$150 million.
- Moving from a small upstairs shop in an independent downtown building, to committing to remain downtown, constructing our building with design consistency to the historic brownstone of old Central H.S.
- Establishing checking accounts, beginning courier deposit to the MPLS Federal Reserve & purchasing our first computer system.
- Lobbying for the credit union in Washington DC.
- Assisting on repossession of loan collateral & meeting with members in financial peril to help them and protect our financial interests.
- Establishing a lobby art gallery at our first downtown office and being privileged to be the first artist to exhibit.
- Beginning the scholarship program.

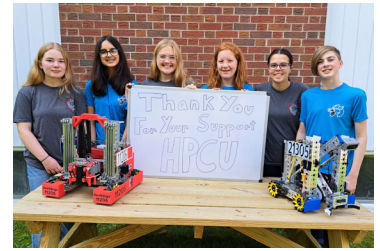
I've been privileged to serve with most of our managers including: Harriet Russel, Ken Kernan, Gary Gaylord, Jim Stein, John Westlund, Rick Lappi and now Lisa Herstad. Attending more than 1,200 meetings and working with great fellow Board Members has resulted in acquiring a rich financial education. Serving HPCU (DTCU) has been one of the many blessings of my life.

Harbor Pointe Credit Union thanks J. Earl Grano for his many years of dedication, wisdom and volunteer service.



## SUPPORTING COMMUNITY & YOUTH

HPCU is pleased to sponsor 3D Robotics Duluth this season. This is a community-based Twin Ports area robotics organization whose mission is to share robotics programming and opportunities with a broad range of students from kindergarten through 12th grade.



### THANK YOU!

Thanks to everyone that contributed gifts to the Harbor House Crisis Shelter Giving Trees we had in our lobbies. We had a significant outpouring of care and generosity.



## RINGING IN SOME CHEER!

HPCU staff and Board members were out ringing bells for the Salvation Army.

Thanks to all the generous donors that stopped by to say hi. We were able to help raise over \$1000.

**Pictured Left:** Staff member Tasha R. and daughter. **Pictured Right:** Board member Merry W.



## WIN WITH YOUR BIRTHDAY!

### Win a \$50 Harbor Pointe Visa Gift Card!

Be the first one to call us at 733-8004 to claim the prize if the date of your birthday shows on the cake.\*

**Congrats to Jeanne D., birthday winner from last quarter's newsletter.**

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



## HPCU SCHOLARSHIPS

2024 scholarship applications are being accepted now for four \$2,000 scholarships which will be awarded to area high school seniors and one \$2,000 scholarship will be awarded to a person returning to school later in life or after military service.

To apply, go to our website at [hpcu.us](http://hpcu.us) under the Resources tab. Feb 15, 2024 deadline.

### FEE INCREASE (Effective Feb 1, 2024)

Canadian Deposited Check or Money Order Fee: \$20/each item.



### DOWNTOWN 218.722.9242

11 W. 2nd St. • Duluth, MN 55802

#### LOAN OFFICERS

Nicole 218.733.8034 • Aubri 218.733.8053

Tasha 218-733-8020

Business Loans: James 218.733.8061

### KENWOOD 218.724.8218

1515 Kenwood Ave., Ste 200 • Duluth, MN 55811

#### LOAN OFFICERS

Jim 218.733.8017 • Corrinne 218.733.8002

### MILLER HILL 218.279.3828

4433 Trinity Rd. • Duluth, MN 55811

Mail: P.O. Box 161558 • Duluth, MN 55816

#### LOAN OFFICER

Connie 218.733.8078



**Hours at All Branches and Drive-Up:** Mon – Fri 9 AM – 5 PM • Sat Miller Hill drive-up 9 AM – 1 PM (hours subject to change)

**HOLIDAY CLOSINGS:** New Years Day – Jan 1 • Martin Luther King Jr. Day – Jan 15 • Presidents' Day – February 19