

## NOTICE OF ANNUAL MEETING

The 90th Annual Meeting of Harbor Pointe Credit Union will be held at 5 PM on Tuesday, May 7 at the downtown office.

Election of Board of Directors will be held and annual reports will be presented.

If you would like to attend, please call us at 218-733-8004 by May 1 to be added to the attendance list.

## BOARD OF DIRECTORS SEEKS CANDIDATES

Harbor Pointe Credit Union is seeking qualified individuals to run for open positions on the credit union 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 volunteer Board position, please contact us by May 1 with your qualifications and desire to run.

Email the Board of Directors at: [board@hpcu.us](mailto:board@hpcu.us).

## EARN EASY CASH WITH OUR SPRING MEMBERSHIP DRIVE!

We are always growing and looking to serve new members with our excellent financial services! This spring, tell your friends and family about HPCU to help us grow even stronger, and earn a little extra easy money for yourself!

Refer a friend or family member to become a member of Harbor Pointe Credit Union and we will reward you \$50 cash\*! Your friend or relative will also earn \$50 as our thank you for becoming a member with us!

Simply have your friend or family member mention your name when opening their new account in person, or if opening online have them enter your name in the promo code: (example for Promo Code: "Referred by John Smith")



### 2 EASY WAYS TO QUALIFY FOR CASH:

1. Friend/relative opens new savings and checking account with direct deposit of their payroll or benefit.
2. Friend/relative opens new savings account and any new loan of \$5000 or more.



Harbor Pointe Credit Union membership is open to anyone living in St. Louis, Carlton, Lake, East Itasca MN or Douglas County WI. Applicants must meet eligibility requirements for membership.

\*Cash will be awarded to both current and new member at time of first direct deposit in new checking account or disbursement of new loan which must happen within 45 days of new account opening to qualify for cash incentive. \$50 will be deposited into savings account of both referring (current member) and referred (new member). Cash incentive may be reversed if new account is closed within the first 6 months. Cash award is subject to all applicable taxes, which are the responsibility of the member who may receive a 1099 form. Harbor Pointe Credit Union reserves the right to cap member reward contributions at \$100 per household to preserve program integrity and provide multiple households the opportunity to participate. See Member Service Representative for more information.

## RV SEASON IS HERE!

GOOD ON ANY MODEL YEAR!



RATES AS LOW AS  
**5.99% APR\***  
UP TO 5 YEARS!

**Autos, Motorcycles, Boats & ATV's also included in this offer.**

\*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 6.411%, 60 payments of \$193.29 and finance charge of \$1,697.57. No internal refinance 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.

## GIVING BACK TO OUR COMMUNITY

HPCU is a proud sponsor of Denfeld Robotics this season. Good luck for a successful season!

HPCU is also pleased to be a Grand Slam sponsor of Western Duluth Little League this coming season.

Approximately 160 children ages 4-13 from West Duluth, Morgan Park, Gary New Duluth and Piedmont Heights participate in this program. HPCU wishes you a fun and successful season.

Each year Harbor Pointe Credit Union proudly gives back thousands of dollars in support of many local charity organizations, youth programs, sports sponsorships, arts & educational programs as well as regional fundraising events. Harbor Pointe staff also gives back by volunteering time to local fundraisers and charity events.

Please send your sponsorship or donation request in writing to [hpcu@hpcu.us](mailto:hpcu@hpcu.us) or mail to:

Harbor Pointe Credit Union  
Attn: Marketing Department  
11 West 2nd Street  
Duluth, MN 55802

*The credit union strives to support as many sponsorship and donation requests as possible, but please note: there is no guarantee that funds will be granted to every organization and/or event that sends in a request.*



## QUICKLY ERASE A CREDIT CARD PURCHASE WITH YOUR SCORECARD POINTS!

### Visa® & ScoreCard

Did you know you can use your HPCU Visa® credit card Scorecard points to pay for purchases you have made on your credit card?



20,000 points is worth \$20 and is the minimum you can use to erase a previous purchase balance, and \$1,000 is the maximum you can erase using your ScoreCard points.

### Tips for Accessing and Redeeming Your ScoreCard Points

1. Log into Visa Online from our website [hpcu.us](http://hpcu.us)
2. This will log you in to eZCard to view your Visa card balance, see transactions, make payments sign up for eStatements for your card and more.
3. There is also a "View Rewards" button in the eZcard site which will take you directly to the ScoreCard rewards page.
4. Once in ScoreCard click on the Shop Rewards drop down menu, there you will select Redeem to Erase option.
5. Click on Go to Transactions to pull up your Visa purchase history. From here you can select one of your Visa transactions to Erase.
6. Enter how many points you would like to use (remember 20,000 points is the minimum) and select the Erase button.

That's it! You will see a credit on Visa card for the amount you selected within a few days.

## 2024 SCHOLARSHIP RECIPIENTS ANNOUNCED

5 area students have received a 2024 Harbor Pointe Credit Union scholarship. 4 high school seniors and 1 non-traditional student returning to school later in life each received the \$2,000 award.



**Kylee Kolden** of Hermantown High School plans to attend the College of St. Scholastica to pursue Nursing-BSN



**Eren Ravinski** of Marshall School plans to attend the Minneapolis College of Art and Design to study Illustration.



**Hugh Bishop** of Harbor City International School plans to attend the University of Minnesota to study Biology.



**Amira Borman** of Duluth East High School plans to attend The University of Wisconsin Superior to study Biology/Ecology



**Tyler Jablonsky** is our non-traditional winner and 2017 graduate of Duluth East High School. He is currently attending Lake Superior College to pursue his accounting degree.

The Harbor Pointe Credit Union scholarship program began in 1991 and to date has awarded \$134,000 to students in our region. We would like to thank every student that applied for a scholarship this year, and wish all students great success in their studies.

2025 scholarship applications will be available online later this year. Watch for them located under the Resources tab of [hpcu.us](http://hpcu.us).



# MAY IS YOUTH MONTH TO SAVE & WIN!

## HEY KIDS!

Get A  
"Jump On Saving"  
When You Save At  
Harbor Pointe  
Credit Union!

**This May our youth and teen members will get a chance to do even more jumping for fun!**

Every time members ages 0-17 make a deposit into savings of \$5 or more in May, they will receive a chance to win one of **fifty VIP passes** to Sky Zone trampoline park! One grand prize winner will win **\$100 Sky Zone gift card!**

### HOW TO QUALIFY FOR SKY ZONE PRIZES\*

- All new youth accounts opened in May (ages 0-17):  
**Receive 1 Entry**
- Any deposit of **\$5** or more made in May:  
**Receive 1 Entry Per Day**
- Eligible teens (13-17) opening a checking/debit card:  
**Receive 1 Entry**

All new youth accounts opened in May also receive initial **\$5** membership deposit on us!



**SKY ZONE®**

\*Limit of one deposit of \$5 or more per day for chance in drawing. Parent or guardian must be joint on youth savings accounts & youth checking/debit card accounts. Drawing will be held Monday June 3, all winners will be contacted by phone and have 30 days to pick up prizes. Need not be present to win.



# Happy Retirement Connie!



The Board and staff of Harbor Pointe Credit Union thank Connie for her many years of dedicated service to the credit union loan department and wish her all the best in retirement!

**Congratulations Connie!**

## FREE MEMBER SHRED-IT DAY

It's time for spring cleaning! Gather all of your no longer needed confidential documents and bring them to our free shred-it event at the downtown office.

**Date:** Thursday, June 20

**Time:** 11 AM – 1 PM

**Location:** Downtown Office  
11 West 2nd Street  
(drive-up side of parking lot)



Credit Union staff will be on hand to help you unload your shred materials. We kindly ask that you continue through the lot with your vehicle after unloading to help prevent a back-up of cars and allow members access to our drive up lanes. All documents are shred on site. Parking is available in front lot for doing credit union business in lobby during this event.

*No early drop offs can be accepted. This event is for member's household documents only. Sorry, documents from businesses not accepted.*

## 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 Kathleen A., birthday winner from last quarter's newsletter.**

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



## VISIT TASHA, CORRINNE OR AUBRI THIS SPRING FOR YOUR AUTO OR TOY FINANCING

They will help you get the best financing rate on your new purchase!



**TASHA**  
733-8020



**CORRINNE**  
733-8002



**AUBRI**  
733-8053



**Harbor Pointe**  
CREDIT UNION

**Toll Free: 800.378.3828**

**E-mail: [hpcu@hpcu.us](mailto:hpcu@hpcu.us) • [hpcu.us](http://hpcu.us)**



**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

Brenda 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:** Memorial Day – May 27 • Juneteenth – June 19