



Harbor Pointe
CREDIT UNION

THE COMPASS

THE OFFICIAL NEWSLETTER OF HARBOR POINTE CREDIT UNION

Serving St. Louis, Carlton, Lake & East Itasca Counties in MN and Douglas County, WI

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 an open position 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 **May 6** with your qualifications and desire to run:

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

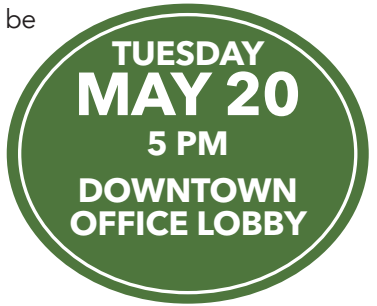
Or email your interest to:
board@hpcu.us

ANNUAL MEETING ANNOUNCEMENT

The 91st annual meeting of Harbor Pointe Credit Union will be held at 5 PM on Tuesday, May 20 at the downtown office.

This business meeting is open to all members and will include the presentation of annual reports and the election of Board of Directors. Light refreshments will be served.

If you would like to attend, please call us at 218-733-8004 or email hpcu@hpcu.us by **May 13** to be added to the attendance list.



JOIN US FOR MEMBER APPRECIATION DAY

Bring the family, bring a friend and come visit us at HPCU Member Appreciation Day! This year we will be firing up the grill with hot dogs and brats served by our Board Members and HPCU staff at our downtown office!

Register for prizes including an ooni outdoor pizza oven with accessories! Plus a free gift* for stopping by! Parking will be available in back lot too.



*Free gift - one per household, while supplies last. Need not be present to win prizes, HPCU employees Board members and immediate family exempt from prize drawings.

SUMMER TOYS & AUTO FINANCING!

RATES AS LOW AS

5.44% APR*
UP TO 5 YEARS!

ANY MODEL YEAR QUALIFIES FOR THIS RATE!



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.

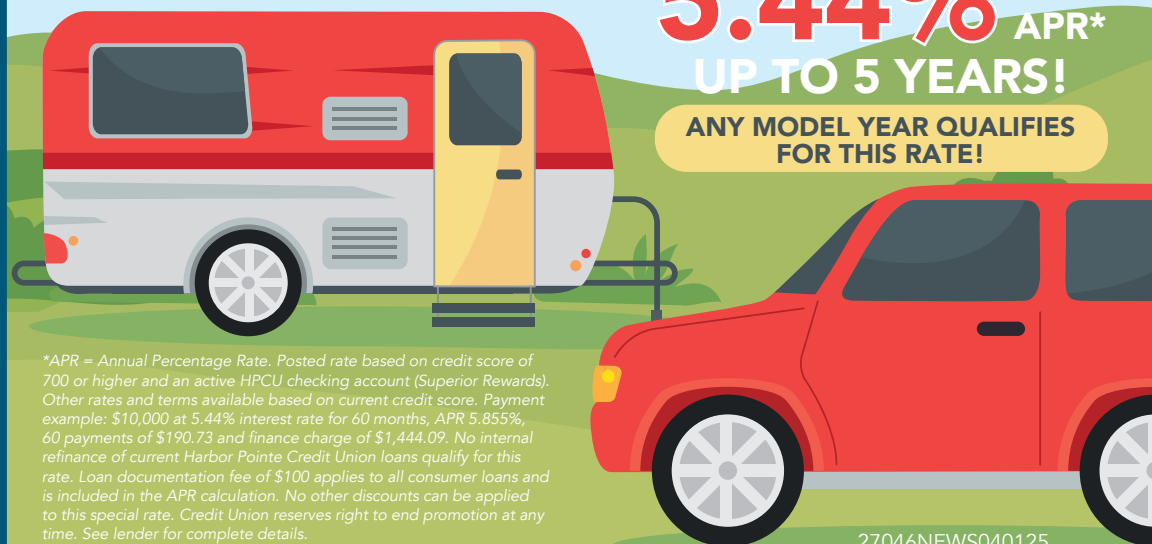
Date: Tuesday, June 24

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.



*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 5.44% interest rate for 60 months, APR 5.855%, 60 payments of \$190.73 and finance charge of \$1,444.09. 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.

SEND MONEY FAST!

You can quickly send family and friends money with our Zelle® service in Online and Mobile Banking.

Follow these steps to get started:

1. You will find Zelle® within Online / Mobile Banking Service, under the Pay Bills tab
- Note: you must be enrolled in our Bill Pay Service to use Zelle®
2. Select Send Money With Zelle®
3. Accept terms & conditions
4. Choose the account you would like to use
5. Start sending money to anyone you know and trust



It is always safest to use the Zelle® service only with people you know and trust.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Free with Virtual Checking account. A monthly Bill Pay/Zelle® fee will be assessed to Classic Checking account, see fee schedule.

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 Toni T., birthday winner from last quarter's newsletter.

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



CELEBRATING 100 YEARS!

In 2025, Minnesota Credit Unions will mark a milestone with the 100th anniversary of the first state-chartered credit union in Minnesota. The first credit union in Minnesota was organized for Minneapolis postal employees in the spring of 1925 with \$146.25 in assets. Today there are over 2.2 million credit union members in Minnesota representing \$41.3 billion in assets. Together, we've built a legacy of trust and opportunity, and this is in part to loyal credit union members like you!



MEDICARE ADVISORS GUIDANCE YOU CAN TRUST

HPCU is pleased to announce our partnership with TruLync Medicare Advisors. Visit our website to sign up for one of their Medicare Webinars or contact Tammy Kausch at 218-625-5156 to set up an appointment and have all of your Medicare questions answered.



Tammy Kausch
Licensed Insurance Agent



CONGRATULATIONS TEACHERS!



We congratulate the December, January and February **Outstanding Teacher of the Northland** recipients showcased on WDIO news! **Kyle Hammer** of Rockridge High School - Virginia, **Lynn Stish** of Washington Elementary - Hibbing and **James Carlson** of Duluth East. All received a \$500 check from HPCU for use in their classroom. To nominate a teacher go to WDIO.com



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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 218.733.8075

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 26 • Juneteenth - June 19