



POLICE
FEDERAL CREDIT UNION

**SERVICING YOU
WITH STRENGTH**



**For
The**

RECORD

**WINTER
2018**



**Annual
Meeting
April 6th**

**Watch your mail in
February for the
invitation to our
Annual Meeting
on April 6th.**

**Also enclosed will be the
newest Disclosure Statement of
all accounts with updates
to new regulations.**

Notice to all Members: 68th ANNUAL MEMBERS MEETING

At the Business Meeting to be held on Friday April 6, 2018, at Maneeley's of South Windsor, at 7:00 PM, an election will be held for two positions on the Board of Directors. Both positions are open for a three year term. Reservations for dinner and Nominee Notifications will be mailed at a later date.

"Nominations for vacancies may also be made by any member, by petition signed by at least one percent of the membership (minimum 20, maximum 500). Such nominations shall be accompanied by a brief Statement of Qualifications and biographical data and a certificate from the nominee stating that they are agreeable to the nomination and will serve if elected to the office. Such nominations shall be filed with the Secretary of the Board of Directors of the Credit Union on or before February 23, 2018. The Board shall cause such nominations to be posted in the Credit Union office by March 2, 2018."

Voting, if required, will take place at the Credit Union office the day of the annual meeting from 9:00 AM to 3:00 PM and at the meeting site from 6:00 PM to 7:00 PM. Nominations will not be permitted from the floor of the business meeting. Absentee voting will be permitted. Printed ballots will be mailed to all members of the credit union who are eligible to vote and who have submitted a written request for an absentee ballot. The Absentee Ballot must be received at least 5 days prior to the Meeting to be counted. Voting by proxy is not permissible. The election will not be conducted if there is only one nomination for each position to be filled.

Following the Annual Meeting, a Special Called Meeting of the Membership will be held to discuss and vote on expulsion of those members who have caused a loss to the credit union pursuant to the Federal Credit Union Act.

NEW MORTGAGE OPTIONS now available to our members!

*Call us today if you own a home or if you
are looking to buy one. We can help!*



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**In partnership with Province Mortgage Associates, Inc.
(NMLS#2861)**



- Conventional 30 & 20 year term with low monthly payments
- FHA mortgages for lower credit scores and multi-family homes
- VA for U.S. Veterans (zero down & no PMI)
- USDA rural housing with no down payment
- Rehab Mortgages for home improvements
- Reverse mortgages for seniors
- And more....

Province Mortgage Associates, Inc. NMLS#2861 | RI Licensed Mortgage Lender and Broker | MA Licensed Broker and Lender #MC2861, as a broker we arrange, but do not make loans.
CT Licensed Mortgage Correspondent Lender | NH Mortgage Banker NMLS ID#2861 | Florida Mortgage Lender MLD1449

www.ghpfcu.org

A MESSAGE TO OUR MEMBERS:

It is with mixed feelings that I have announced my retirement date of August 1st 2018. I am looking forward to being able to spend more time with my family, and all the other freedoms that retirement will bring. But it will also be difficult to part from the Credit Union where I have been able to have such great relationships with the staff, board members, and all of our members. Serving the law enforcement community has been especially rewarding.

The CT League of Credit Unions is already assisting us with the job search. We will continue to keep you informed of the progress of our transition throughout the next several months.

Take Care.



On behalf of our Board and staff, we wish you a very Happy and Prosperous New Year!

The holidays last until January 31st at GHPFCU!

HOLIDAY LOANS

AS LOW AS **1.99%***

*Shopped 'til you dropped?
We can help!*

*Annual percentage rate for members with a credit score 600 & above. Also available, 3.99% Annual Percentage Rate for members with a credit score under 600. Both one year term. New money only. \$5,000.00 maximum. Expires Jan. 31, 2018



Did You Know?

You can now apply online for a CU loan. Just log onto your Home Banking on your desktop computer. This feature will be added to Mobile Banking later this year.

Announcement: Our Privacy Notice is available on our website for viewing and downloading at www.ghpfcu.org. You can find the link at the bottom of the page and on the Forms and Documents page. You may also call our office at **860-522-0899** and we will be happy to mail you a copy. There have been no changes to it since last year.



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253 High Street • Hartford, CT 06103

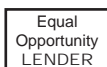
PHONE: (860) 522-0899 • FAX: (860) 724-2268

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— HOURS —

MONDAY - THURSDAY: 8:00 AM - 4:00 PM

FRIDAY: 7:00 AM - 4:00 PM



HOLIDAY CLOSINGS

Martin Luther King Day

Monday, January 15th

Presidents Day

Monday, February 9th

Good Friday

Friday, March 30th

In Memoriam

The Board of Directors and Staff wish to express their sympathy to the families of those who have passed:

Sean Smith

Roosevelt Green

Frank Sperini



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