

CONTACT INFORMATION

375 3rd St SW
Huron, SD 57350
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Email: hbtelcofcu@qwestoffice.net
Website: www.hbtelcofcu.coop
Account Access: 1-877-539-4322

Hours: Monday – Thursday
9:00 a.m. – 5:30 p.m.
Friday 9:00 am -5:00 pm

Staff

Jane Ramsell, Manager
Cindy Sammons, Member Services Rep

Board of Directors

Erv Huber, President
Jeff Renner, Vice President
Ron Gogolin, Treasurer
Keena Wipf, Secretary
Annette Zell, Education

Supervisory Committee

Shanna Sterrett, Chairman
Kelly Johnson, Secretary
Mary Hillberg, Member

Credit Committee

Vincent Juelfs, Chairman
Betty L. Albright, Secretary
Rick Zieske, Member



Vehicle Loan Special

3.0% APR
2017-2020

APR – Annual Percentage Rate

Available to qualifying members for a limited time

The Holidays are just around the corner

Christmas Loan Special

\$1,500 for 12 months at 6.00% APR*
For qualified members

November 1, 2019 through
December 31, 2019

*APR - Annual Percentage Rate



**Local Service.
Global Reach.**

INTERNATIONAL CREDIT UNION DAY

On October 17, 2019, HB Telco will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and HB Telco joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why HB Telco celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

The public is welcome to stop by 375 3rd St SW and celebrate with HB Telco a movement that concerns itself with the financial success of all people.

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**Wishing All Members
A Safe and Happy
Holiday Season**



Holiday Closings

Columbus Day

Monday, October 14, 2019

Veterans Day

Monday, November 11, 2019

Thanksgiving Day

Thursday, November 28, 2019

Christmas Eve—Closing at 1:00 P.M.

Tuesday, December 24, 2019

Christmas Day

Wednesday, December 25, 2019

New Year's Day

Wednesday, January 1, 2020



New Address? Do Tell!

If you are changing your address and/or phone number, please contact the credit union directly to have this information changed on all accounts in your household.

