

LATITUDES

SECOND QUARTER 2018



MAKING AN EDUCATED STUDENT LOAN DECISION

As a parent, you want your child to have access to the best college education possible, but you don't want them to be left with overwhelming debt upon graduation. When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, Hidden River Credit Union can help fill the gap.

Our Student Choice education solution provides your family with a better way to pay for college that 80425 keeps your best interests in mind. You'll find our Student Choice line of credit offers lower rates, flexible repayment options, and educational support to help your student make wise financial decisions – now and in the future.

LEARN MORE AT
WWW.HDRIVER.STUDENTCHOICE.ORG.

**JOIN
US**

A FREE, NO OBLIGATION SEMINAR WILL BE PROVIDED IN THE ALBERT T. FREEMAN COMMUNITY ROOM AT OUR POTTSVILLE LOCATION ON APRIL 25, 2018 AT 6:00PM.
Attend our seminar to get expert advice on the application process for scholarships and grants, as well as federal and private student loans.

Please call 570.622.3399 to reserve your seat before Friday, April 13, 2018.

FOUNDED BY A SMALL GROUP OF EDUCATORS IN 1953, TO BETTER SERVE THE FINANCIAL NEEDS OF THEIR PEERS AND COMMUNITY.

WATCH YOUR SAVINGS GROW!

Hidden River Credit Union provides great savings products to help you reach your financial goals, including CDs and Money Market accounts. We can also help you save for retirement with a Traditional or Roth IRA or for education with a Coverdell Education Savings Account. These products can all provide you with higher interest rates than a traditional share savings account. We have some of the best rates in Schuylkill County!

DID YOU MAKE YOUR IRA CONTRIBUTION FOR 2017 YET?

There's still time to reduce your 2017 tax bill with an IRA contribution. You have until April 17, 2018. Some restrictions may apply, so speak to your tax advisor for details. Don't have an IRA? Open one at Hidden River Credit Union today.

**APR
AS HIGH AS
2.35%**

CERTIFICATES

Increase your earnings more quickly with the ability to choose your time frame. Terms range from 3 months up to 5 years.

0.55%

TRADITIONAL, ROTH, OR COVERDELL IRA SAVINGS**

Maintain independence and control of your IRA with no minimums and no fees.

**AS HIGH AS
1.15%**

MONEY MARKET

Make transfers/withdrawals up to 3 times per month. Minimum balance is \$2,500.

*APR=Annual Percentage Rate. Rates as of 4/1/18

**Due to the complex rules effecting IRA's and ever changing government regulations, members requesting specific IRA Account type information should contact a credit union member service representative. Please also seek tax advice from a Tax Adviser or Accountant regarding tax information. To transfer any IRA type to another financial institution or closing of any IRA type there will be a fee from HRCU.



PETAL TO THE METAL

Spring is in the air, there are flowers everywhere, and it's no better time to take your carefree spirit to the open road – with our Petal to the Metal auto loan promotion. Starting April 1, every new, used, or refinanced auto loan is an entry for a chance to win **\$250 towards a monthly payment.***

**NEW AUTO
RATES AS LOW AS**

**2.49%
APR****

**USED AUTO
RATES AS LOW AS**

**2.99%
APR****

HRCU is here to help you get off to a fresh start this season! Whether you're a first-time car buyer, you're a car-buying pro, or you're looking to refinance a high interest auto loan, our affordable rates and simple application process will leave you feeling refreshed and ready to drive off in no time!

APPLY ONLINE OR STOP IN TO SPEAK WITH A LENDING SPECIALIST TODAY!

*Funded auto loans on or after April 1 will be entered for a chance to win \$250 towards your monthly payment. Five eligible members will be randomly selected. See Official Rules at www.hdriver.org/notices.

**APR (Annual Percentage Rate). Cannot be combined with any other promotional offer. Rate will never be lower than lowest advertised rate. Rates and terms are current as of 4/1/18 and are subject to change without approval or notice. HRCU will finance up to the Manufacturer's Suggested Retail Price (MSRP) plus tax and tags for a new vehicle. HRCU will finance up to 125% of the value of the vehicle for a used or refinanced vehicle based on NADA, Kelly Blue Book or other authorized guide when determining used vehicle values. Minimum loan amount is \$5,000. The interest rate applied may be up to 2.5% higher based on the applicant's credit score, debt ratio, or vehicle value. HRCU makes all final determinations regarding the vehicle value and applied interest rate. Certain restrictions may apply. Call your HRCU loan representative today for details and rates.



APPLY FOR AN HONORARY SCHOLARSHIP

Virgil C. Scott ("Scotty") served his community as an education professional for 37 years and as a volunteer member of HRCU's Board of Directors for more than 30 years. Scotty was someone who honored and represented the very idea of community service as well as the credit union movements' philosophy of "people helping people". In his memory, 18216 the Virgil C. Scott Volunteer Community Service Scholarship Award is authorized by HRCU's Board of Directors.

In 2018, two \$1,000 scholarships for community service will be awarded to one male and one female eligible applicant. The primary basis for awarding this scholarship is demonstrating enthusiasm for volunteer community service in which the credit union's philosophy of "people helping people" is recognized.



COMPLETED APPLICATIONS MUST BE POSTMARKED PRIOR TO THE MAY 15TH DEADLINE. ELIGIBILITY AND APPLICATION REQUIREMENTS CAN BE FOUND AT WWW.HDRIVER.ORG.

www.hdriver.org

JOIN US FOR THE ANNUAL MEETING & ELECTION

HRCU's 65th Annual Meeting and Election will be held at 9am on Tuesday, April 17, 2018 in the Albert T. Freeman Community Room at our Pottsville office.

In accordance with the Credit Union's bylaws, the President of the Board shall appoint a nominating committee at least 30 days prior to the Annual Meeting. It shall be the duty of the nominating Committee at the Annual Meeting to nominate one or more members for each vacancy for which elections are being held. After the nominations of the committee have been placed before the members, the presiding officer shall call for nominations from the floor.

The election shall be conducted by ballot, except where there is only one nominee for the office. All elections shall be by plurality vote. The nominating committee was appointed at the December 2017 Board Meeting. In 2018, three board positions will be available. Linda Bollinger, Robert Stablum, and Richard Ketz are currently members of the Board of Directors and are running for re-election.

Attending the annual meeting is one of your rights as a member owner. It's one of the many benefits of belonging to HRCU – we hope to see you there!

HOME GROWN MORTGAGE LOAN

HRCU has been building local community relationships in Schuylkill County for more than 65 years. During a time when many services and companies are oversized and outsourced, personal connections go further than ever before. This is especially true when buying a home. You want to work with a local lender who doesn't only get you a good deal, but who also cares more about you, your family, and your goals than inflating rates and lining pockets. In fact, at HRCU, we don't charge many of the average closing fees most mortgage companies charge (broker fee, points, mortgage consultation fee, application fee, loan origination fee, etc.).

CONSIDER THIS:

Do you want to sit down and talk to a real person about your mortgaging needs?

Are you tired of getting a mortgage at one place and seeing it sold to another?

Are you a first-time home buyer afraid a big company will take advantage of you?

We get it. Buying a home can be a stressful process. At HRCU, we will listen to your needs and work together in helping you identify your best option. We want you to understand every step of the mortgage process, and we won't let you leave with any unanswered questions. Because we know making a house a home is a big investment.

Stop in or call TODAY to speak with an HRCU Mortgage Specialist!



RATES ARE ON THE RISE
LOCK IN YOUR MORTGAGE RATE NOW!

VARIOUS TERM OPTIONS

10 YEAR	NO POINTS
15 YEAR	LESS FEES
20 YEAR	LOW RATES
30 YEAR	EXPERT ADVICE
	MORE SAVINGS

**CONTACT US TODAY
FOR CURRENT RATES**

FEELING LUCKY? You just might be!

Hidden in this newsletter are three account numbers. If you find your account number printed in the correct order in this issue, you're the winner of \$20.00. Just call us during our regular business hours and we'll deposit the \$20.00 prize to your regular share account. GOOD LUCK!

LOAN APPLICATION

Please fill out this form and take it to any location with paystubs/proof of income, or fax to (570) 622-5801.

General Information

Will you be applying for Individual or Joint Credit: ☐ Joint ☐ Individual
If applying for joint credit, please sign below to verify that you intend to apply for joint credit

Applicant: _____ Co-Applicant: _____

Type of Loan Requested:

☐ Auto - New ☐ Auto - Used ☐ Consolidation Loan ☐ Quick Cash Loan
☐ Signature/Personal Loan ☐ Signature/Personal Line of Credit ☐ Mortgage

Loan Amount Requested: _____ Loan Term Requested: _____

Primary Applicant

Last Name: _____ Member Number: _____

First Name: _____ Middle Name: _____

Social Security Number (TIN): _____ Date of Birth: _____

Home or Cell Phone Number: _____ Email Address: _____

Home Address

Address 1: _____ Address 2: _____

City: _____ State: _____ Zip: _____

Present Employer

Name: _____ Phone Number: _____

Employment Status: (please specify): ☐ Full Time ☐ Part Time ☐ Temporary ☐ Retired ☐ Other

Job Title: _____ Job Start Date: _____

Gross Salary: _____ per: ☐ Year ☐ Month ☐ Hour

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income: _____ per: ☐ Year ☐ Month ☐ Hour

Other Income Source: _____

Co-Applicant

Last Name: _____ Member Number: _____

First Name: _____ Middle Name: _____

Social Security Number (TIN): _____ Date of Birth: _____

Home or Cell Phone Number: _____ Email Address: _____

Home Address

Address 1: _____ Address 2: _____

City: _____ State: _____ Zip: _____

Present Employer

Name: _____ Phone Number: _____

Employment Status: (please specify): ☐ Full Time ☐ Part Time ☐ Temporary ☐ Retired ☐ Other

Job Title: _____ Job Start Date: _____

Gross Salary: _____ per: ☐ Year ☐ Month ☐ Hour

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income: _____ per: ☐ Year ☐ Month ☐ Hour

Other Income Source: _____

Debts/Monthly Payments

Please provide the total monthly payment for all relevant debts (for example, auto loans, credit cards, student loans, mortgages, etc.) (excluding utilities and insurance): _____

How would you prefer to be contacted?

☐ Home or Cell Phone ☐ Email Address ☐ Other (please specify): _____

Signatures

Income verification is required; other information may be required.

I certify that statements on this application are true and complete. I authorize any person, association, firm or corporation to furnish, on request of this Financial Institution, information concerning me or my affairs. (Sec. 1014, Title 18, U.S. Code makes it a Federal Crime to knowingly make a false statement on this application.)

Primary Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

All applications are subject to credit evaluation and approval.



LOCATIONS & HOURS

Pottsville

60 Westwood Road
Pottsville, PA 17901
Phone: 570.622.3399
Fax: 570.622.5801

Orwigsburg

629 W. Market Street
Orwigsburg, PA 17961
Phone: 570.366.8800
Fax: 570.366.0780

Frackville

538 Altamont Boulevard
Frackville, PA 17931
Phone: 570.874.1100
Fax: 570.874.2300

Hours of Operation

Monday Thursday 7:30AM-5:00 PM
Friday 7:30AM-6:00PM
Saturday 9:00AM-1:00PM
(Pottsville Drive Thru ONLY)

BOARD OF DIRECTORS

Charles Lantz, President
George Zwiebel, Vice President
Robert Stablum, Treasurer
Linda Bollinger, Secretary
Robert Connelly, Director
Richard Ketz, Director
Mary Ellen Setlock, Director

HOLIDAY CLOSINGS

Memorial Day

Monday, May 28 – Closed

Independence Day

Wednesday, July 4 – Closed



Equal
Opportunity
LENDER