

LATITUDES

THIRD QUARTER 2018



TIPS FOR HOME BUYERS

The grass isn't always greener on the other side, but it might have a bigger yard for the kids! It could also have a nicer kitchen and more room to spread out all the furnishing you've collected over the years. Before you jump right into buying a new house, consider these helpful tips:

1. **Don't Wait for Market Timing.** Home prices are constantly rising and falling due to the cyclical nature of real estate. If you hold off on making a move in hopes of a "buyers' market," you may lose out on the perfect house.
2. **Multiple Showings at Different Times.** Drive by the house during various times of the day. Neighborhoods can seem completely different during the day versus at night. Drive your daily route to work and make sure you'd be comfortable doing it every day. Checkout nearby grocery stores, parks, and schools. Even if you don't have children, being in a good school district affects your home's value.
3. **Hire a Home Inspector.** This is an upfront cost that can save you thousands of dollars down the road. It's an unbiased third-party's complete evaluation and opinion on the condition of the house, which will identify any issues. Anything of note can be used to negotiate a lower price, and ultimately – help get you a better deal!

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SWITCHING IS AS EASY AS 1-2-3!

You already have a savings account with us, why not choose HRCU FREE, interest-bearing checking too! We know what a hassle it can be to transfer everything over from a bank. That's why we help you make it as simple as can be:

- 1 **Open a FREE Checking Account**
- 2 **Update your Direct Deposits & Automatic Payments**
- 3 **Close your Old Account & Transfer Remaining Funds**

WHAT SETS US APART?

- ✓ **Less Fees.** We won't charge you based on your account balance or direct deposits, like banks do. There isn't even a fee for your first ATM/ Debit card or first book of checks.
- ✓ **More Flexibility.** Access your account 24/7 both Online & with HRCU's Easy-to-Use Mobile App. Conveniently login, make deposits, and complete transfers anytime from anywhere.
- ✓ **Better Rates.** Our member-owners receive interest payments on ALL account balances with no minimum balance requirement.

It's an easy decision to make – earn interest on every penny at HRCU; OR, let your money sit where it is and get charged more and more in fees!

**SO, WHAT ARE YOU WAITING FOR?!
SAVE MONEY AND LEAVE THOSE
CRAZY FEES BEHIND. MAKE THE
SWITCH TODAY!**



TIPS FOR HOME BUYERS (CONT.)

4. **Maintain Normal Spending Habits.** It's important to avoid making large cash deposits or purchases three to six months leading up to buying a home. Play it safe when it comes to your credit. A lender wants to see you are financially responsible and will require a paper trail to back up your employment and transaction history.
5. **Keep All Monthly Expenses in Mind.** Your monthly mortgage payment isn't the only expense when buying a house. When you make the move from renting to owning there are several types of bills that get added to the mix, such as utilities, property taxes, and insurance. You'll also want to have money set aside if 80965 your house needs pest services, property tax adjustments, major repairs, etc.
6. **Get Pre-Approved.** Anyone can be pre-qualified for a loan, but pre-approval requires a lender to take a comprehensive look at your financial information to let you know how much you can borrow. This step saves you time during the offer stage, helps you negotiate, and gives you an advantage over other interested buyers who have yet to speak with a lender. It also prevents you from falling in love with a house you can't afford.

Let HRCU's Mortgage Specialists help you get pre-approved when you're ready to start shopping.

CALL OR STOP IN TODAY TO SCHEDULE AN APPOINTMENT!

VACATION CLUBS

Are you in need of a vacation? Perhaps you've been dreaming about beautiful beaches, fun amusement parks, or traveling abroad. No matter where you're headed, if you're an HRCU Vacation Club account holder – you're already half way there! Smart 1504 planning and sensible saving have you that much closer to fun in the sun and some much-needed relaxation.

HRCU disbursed vacation club account funds to members' regular share accounts automatically on July 1, 2018. Checks were mailed to each member's home address if this method was requested instead of an automatic transfer. Transfers will appear on third quarter statements.



**START
SAVING
FOR YOUR
2019
VACATION
TODAY!**

RENT A NEW SAFE DEPOSIT BOX AND GET HALF OFF*

Safe deposit boxes are a secure way to store important documents and other valuables. HRCU offers several sizes from small to x-large to fit all of your needs, ranging in price from \$20 to \$90. They are great for storing birth and marriage certificates, passports, will, security cards, deeds and titles, stock certificates and savings bonds, and family heirlooms among other important items. You will have peace of mind, knowing your documents and other valuables are always safe and secure. It's easy to rent a safe deposit box, just 3785 stop by our Pottsville location for more details.

*Applies to newly opened safe deposit boxes only. Limited quantities.

TIME FOR A SUMMER ROAD TRIP

The sun is shining and the kids are off from school. Summer is a great time to hop in the car and head off on a family road trip. Take advantage of low rates on new and used auto loans, as well as flexible payments.

**ACT
NOW!
RATES ARE
RISING**

NEW AUTO
RATES AS LOW AS

**2.49%
APR***

USED AUTO
RATES AS LOW AS

**2.99%
APR***

HRCU can help you hit the road in style this summer. Whether you're looking to purchase a new vehicle or refinance an existing high-interest auto loan, we can help!

APPLY ONLINE OR SPEAK TO AN HRCU LENDER TODAY!

*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.



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!



MEMBER APPRECIATION DAY AT KNOEBELS

You asked for it, and we listened! Join hundreds of your fellow HRCU members as we celebrate our most important priority – YOU! The HRCU Board of Directors invites you and your family to attend the return of our annual Member Appreciation Day festivities at Knoebels Amusement Resort on Saturday, August 25, 2018. It's sure to be a great time filled with food, fun, and good company. In addition to enjoying a FREE lunch, which will be served promptly from 11:00 AM until 12:00 PM, each member will receive a complimentary \$5.00 book of tickets.

TO ATTEND: You must be a member of record on, or before, April 1, 2018. You must also register by Friday, July 27, 2018.

Contact a Member Service Representative today at 570.622.3399 to register, and to ask any questions you may have. Park tickets will only be available at the event registration table. Members must be present to receive tickets.

Non-members are welcome to attend; however, non-members are charged (at the time of registration) \$10.00 for lunch service, and tickets are not included. Whether you're enjoying the rides, taking a swim in the crystal pool, or just enjoying a free day at the park – Knoebels has something for everyone!





TREAT YOURSELF TO SOMETHING SWEET

Warm summer weather means spending more time outdoors. So why not choose a new furniture set for your patio, upgrade your grill, or finally let the kids have the pool they've always wanted? Don't let summer pass by before you can enjoy it! See which product would best fit your loan needs:

PERSONAL/SIGNATURE LOAN

Purchase all at once and make one low, fixed rate monthly payment.

PERSONAL SIGNATURE LINE OF CREDIT

Conveniently draw from it whenever you'd like without having to reapply each time.

PLATINUM REWARDS VISA CREDIT CARD

Make purchases as often as you'd like, at a low rate, and earn rewards for every dollar spent.

NO MATTER YOUR REASON FOR TREATING YOURSELF AND YOUR FAMILY, HRCU'S LENDING SPECIALISTS CAN HELP YOU MAKE IT HAPPEN!

ACCESS YOUR ACCOUNT – YOUR WAY

Conveniently and securely access and manage your HRCU account from a computer, tablet, or smartphone device. It's easier than ever before to:



Check Balances



Review Transactions



Deposit Checks



Pay Bills



Access Statements

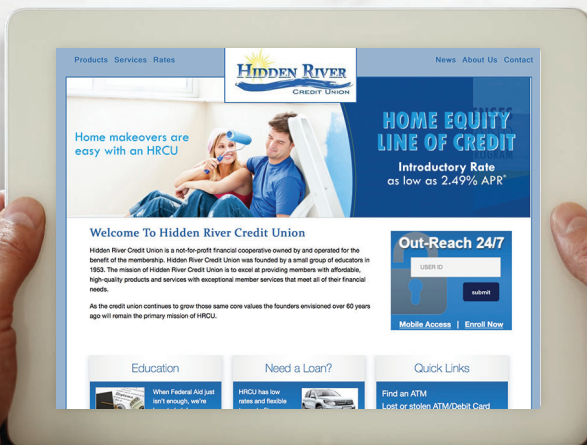


Send Money to Friends

Save time avoiding the line! Choose your favorite way to login while on the go and easily access your account anytime from anywhere.

Skip the Trip with our state-of-the-art Mobile App!

Go to the App Store and Download the FREE Hidden River Credit Union App on Your iPhone or Android device and see for yourself how easy it is to use.



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

Independence Day

Wednesday, July 4 – Closed

Member Appreciation Day

Saturday, August 25 – Closed

Labor Day

Monday, September 3 – Closed

SHRED DAY IS ALMOST HERE

Please mark your calendar for HRCU's annual FREE Document Destruction Day on Friday, July 20, 2018 from 1-5PM at the Pottsville location. Bring your old documents and have them shredded securely right in front of you. Light refreshments and snacks will be provided inside. Be sure to stop by!

