

LATITUDES

FIRST QUARTER 2018



NEW YEAR, NEW BRANCH

We are very excited to announce the opening of our new Frackville branch on January 8. Grand Opening celebrations will be held January 11 and 12, including new member incentives and giveaways as well as a cookies and cocoa bar to enjoy. The new member account package consists of checking and savings accounts, an exclusive 9-month certificate of deposit rate, a money-saving loan coupon, and more. All new member account holders will also be entered to win one of three Amazon Echo and Echo Dots.

**PLEASE JOIN US FOR OUR
GRAND OPENING, AND TELL YOUR
FRIENDS AND FAMILY TOO!**

DON'T FORGET!

HRCU has a Refer-A-Friend program, allowing existing members the opportunity to earn rewards for referring new members. When a new member opens both savings and checking accounts and keeps them in good standing for 90 days, each will receive \$10 deposited into their account as well as a coupon for 25 basis points off their next new loan. It's a win-win!

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

JOHN'S PERSPECTIVE

HRCU is just days from opening its newest full-service branch location – in Frackville! We're very excited to open our first branch "north of the mountain".

Members have asked, and we responded! Your credit union's Board of Directors have always worked to be responsive to the needs of the membership, and a full-service credit union branch in the Frackville area has been a high priority for some time. As your credit union continues to grow and prosper, serving the financial needs of all members is job one for the volunteers, management and staff of HRCU.

As a credit union, we're locally owned, controlled and run by our members, and our commitment to the well-being and service of our members and the communities in which they live is fundamental to our purpose. This will never change.

While some financial institutions like to sell you the idea of their local association, it isn't always true. Unlike with HRCU. We are owned and run by people right here in the county to better serve the financial needs of those that live and work in Schuylkill County exclusively.

We are excited to finally be part of the Frackville and surrounding communities, and are eager to begin serving YOU and your community. Be sure to check out the new branch location, and be certain to bring a friend, family member, or co-worker along so they too can reap the benefits of credit union membership. They will be glad you did.

We're here – and here to stay!

REFINANCE & SAVE BIG

Do you want to make saving more money part of your New Year's resolution? Consider paying off your existing auto loan at a more affordable rate with HRCU. It's simple and easy!

- 1 **Request a 10-15 day payoff** from the institution that currently holds your loan.
- 2 **Complete an HRCU loan application** either online or in one of our three locations.
- 3 **Speak with one of our lending specialists** to determine how much you'll save!

For a limited time, mention this offer and members refinancing their vehicle will receive an extra .25% APR* off our already low rates.

STARTING AT
2.49% APR**
WHERE APPLICABLE

Don't wait to lower your monthly payment!

Find out how many hundreds of dollars per year and thousands of dollars over the life of the loan you could 80622 save with the quick refinancing process available at HRCU.

* APR (Annual Percentage Rate). Cannot be combined with any other promotional offer and rate will never be lower than lowest existing rate.

**Rates and terms are current as of 1/1/18 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.

BACK BY POPULAR DEMAND

You asked for it, and we listened! HRCU is pleased to announce we are bringing back the Knoebel's Member Appreciation Day in 2018. Get excited for a fun filled day at the park with your credit union! More information to come.



www.hdriver.org

MORE MONEY IN YOUR POCKET

Have you heard? HRCU offers Money Market accounts! Maintain the flexibility of a savings account with up to three (3) withdrawals or transfers per month, while enjoying the benefit of higher interest rates.

BALANCES	APR*
\$2,500 to \$9,999	0.35%
\$10,000 to \$24,999	0.55%
\$25,000 to \$49,999	0.70%
Above \$50,000	1.05%

* Rates and terms are current as of 1/1/18 and are subject to change without prior notice. Minimum balance for money market accounts is \$2,500.



STOP IN AT ONE OF OUR LOCATIONS TO OPEN YOUR MONEY MARKET ACCOUNT TODAY, AND LET YOUR MONEY WORK FOR YOU!

BELONGING TO A CREDIT UNION

What is a Credit Union? It's easy enough to google the term and read a quick definition, but realistically, a credit union is so much more. Here are a few reasons why it pays to be a member:

- **Locally Focused.** Generally smaller financial institutions rooted in the local community and known for excellent member service.
- **Not-for-Profit Organization.** Any profit earned is distributed to members in the form of higher savings rates, lower loan rates, and fewer fees.
- **Members are Owners.** Voting rights, control, and ownership are held by members.
- **Created to Serve.** A distinct field of membership. Defining mottos: "Not for Profit, Not for Charity, But for Service." "People Helping People."

At HRCU, our top-priority is you. HRCU exists to help you – save money and have peace of mind. This allows you to spend less time worrying about your finances, and spend more time focusing on yourself and your family.

Know someone who could benefit from membership?

Anyone who lives, works, worships, volunteers, or attends school in Schuylkill County can become a member of HRCU. If you know of eligible individuals, why not share your own experiences with them? Your words could earn you a \$10 referral bonus, but more importantly you would be applying the credit union philosophy of "People Helping People."

RECOVERING FROM THE HOLIDAYS

Holiday décor may be put away, but what about the expenses and bills piling up? Let HRCU help you identify which lending option would best ease the end of season stress. Here are just a few of the products that could help:

- **Signature/Personal Loan.** Pay off your credit cards all at once and make one low, fixed-rate monthly payment.
- **Signature/Personal Line of Credit.** Maintain the convenience of paying off cards and bills whenever you want, without having to reapply each time.
- **Platinum Rewards Visa Credit Card.** Consolidate your other cards into one, at a lower rate, and earn rewards for every dollar you spend.
- **Home Equity Line of Credit.** If you have 20% equity or more in your home, this line can give you the freedom to choose which expenses to cover and when to pay them off.

HOLIDAY ENTERTAINING, GIFTS, TRAVEL EXPENSES, YEAR-END BILLS ARE ALL STACKED UP! STOP IN OR CALL TODAY TO SCHEDULE A MEETING, AND START OFF FRESH FOR 2018!



BRAND
NEW

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

Martin Luther King, Jr. Day
Monday, January 15 – Closed

President's Day
Monday, February 19 – Closed

Good Friday
Friday, March 30 – Closing at 1 PM

