

# LATITUDES

FOURTH QUARTER 2018



## THE FALL FEASTAWAY

One of the best ways to catch up with family and friends during the holidays is by sharing stories while enjoying a good meal. Our most memorable evenings often take place gathered around the dinner table. HRCU wants to bring families together, creating lasting memories by providing meals to members, as well as deserving families in our community. We have termed this – The Fall Feastaway!

*Continued on next page*



# HOW TO PARTICIPATE IT'S EASY AS PIE!

From 9/1/18 until 11/7/18, members may choose to participate in The Fall Feastaway by completing one or both of the following entry methods:

**1 Nominate a Family to WIN A FEAST** Write a brief paragraph explaining why the family you're nominating deserves a free Thanksgiving meal. Include how the family has gone above and beyond. Whether the family regularly volunteers their time for others or often exhibits random acts of kindness, these deeds all have an impact on our community and HRCU wants to recognize their efforts. To obtain an entry form, go to [www.hdriver.org/feastaway](http://www.hdriver.org/feastaway) or stop by any location. A \$250 Giant gift card will be awarded to 3 of the nominated families.

**2 Enter for Your Chance to GET A FEAST & GIVE A FEAST with Your Next Qualifying Loan** Members can enter to win a free Thanksgiving meal for themselves to enjoy as well as an additional meal to give away to another family of their choice with their next qualifying loan. Qualifying loans for The Fall Feastaway include auto loans and home equity lines of credit. Each free Thanksgiving meal is provided in the form of a \$250 Giant gift card.

**LOAN RATES**  
AS LOW AS **2.49%** APR\*

SEE OFFICIAL RULES AT [WWW.HDRIVER.ORG](http://WWW.HDRIVER.ORG).

\*APR (Annual Percentage Rate). Rates and terms are current as of 9/1/18 and are subject to change without 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 new, 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. For HELOC, the APR expressed above is a VARIABLE interest rate and applies to an 80% LTV Equity Line Loan. The applied interest rate will equal the major bank Prime Rate plus 0.50% as published in the Wall Street Journal on either January 15th or July 15th of the last calendar period. The interest rate applied cannot increase or decrease more than 2.50% at each potential adjustment. The minimum APR is 4.00%. The maximum rate can never exceed 18%. A five-year advance period applies with up to a fifteen-year repayment term. Interest rate discount or promotional rate is available for new Home Equity Lines of Credit applications and is the effective interest rate for one year from the date of loan origination. Loan will revert to market interest rate in effect with the expiration of the promotion or discount. No other discounts apply.



# ON THE HORIZON

## ADJUSTED DEBIT CARD DAILY ATM WITHDRAWAL LIMIT

To help combat debit card fraud and limit risk for members, HRCU is lowering the ATM withdrawal limit for all HRCU debit cards. The new daily ATM withdrawal limit will be \$1,000 effective on or before Monday, 10/22/18.

## THANKSGIVING FOOD DRIVE

From 10/22/18 – 11/14/18, HRCU will be accepting donation of non-perishable food items to benefit foodbanks near each of our locations.

**Pottsville: St. Patrick's Soup Kitchen**

**Orwigsburg: Orwigsburg Food Pantry**

**Frackville: Frackville Food Bank**

*Please consider helping us make a difference for those who are less fortunate.*



## SANTA'S ANNUAL VISIT

**Friday, 12/14/18, from 3pm to 6pm**

Santa will be listening to Christmas wishes at our Pottsville location. Please join us to get a complimentary picture taken with Santa and receive a treat!

## NEW WEBSITE

By the end of the year, HRCU is 80712 rolling out a completely redesigned website. We are excited to unveil the new layout, which provides user with a more convenient way to access account and product information, as well as apply for a loan.



**Be on the  
lookout for  
more details!**

[www.hdriver.org](http://www.hdriver.org)

## CONGRATULATIONS

Lauren Hunter of Pottsville High School and Connor Burke of Nativty BVM High School were the 2018 recipients of the Virgil C. Scott Scholarship Awards for Volunteer Community Service. They each received \$1,000 toward their college educations. We wish them the best 1112 of luck in their future endeavors!



## ICU DAY 10/18/18

Since 1948, International Credit Union Day has 9656 been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember HRCU's proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Find Your Platinum Lining," combines the traditional gift of platinum for 70th anniversaries, with a celebration of the platinum-lined differences and impact HRCU and other financial cooperatives have made and continue to make for our members. It's a chance to be thankful for the lives and communities that have been improved by our movement.

In honor of this special day, HRCU invites its members to stop by one of our locations on **Friday, 10/19/18 from 1pm - 5pm**. Enjoy refreshments and join us as we celebrate Finding Your Platinum Lining!



## 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 WITH OUR MEMBERS

The return of HRCU's Member Appreciation Day at Knoebels was a success, with more than 700 members in attendance! The Board of Directors would like to thank the members who came out to join in the fun, as well as the staff who volunteered their time to help. Congratulations to all the Scavenger Hunt participants who tracked down our Knoebels Klues and won some awesome prizes:

**GRAND PRIZE**  
**YETI COOLER (\$300 VALUE)**  
- NANNETTE BENTZ

**1ST PLACE**  
**\$150 VISA GIFT CARD**  
- JEFF TOBIN

**2ND PLACE**  
**\$100 VISA GIFT CARD**  
- CAROLYN TOBIN

**3RD & 4TH PLACE**  
**BEATS WIRELESS EARBUDS (\$100 VALUE)**  
- EMMA SEIGER & DIANE SCHWEIKERT

**5TH & 6TH PLACE**  
**AMAZON ECHO DOT (\$50 VALUE)**  
- BOB ELISON & BILL KURTEK

**7TH & 8TH PLACE**  
**FILLED 2-IN-1 COOLER/DUFFEL (\$35 VALUE)**  
- MARIAH EBERT & MALLORY EBERT

**9TH & 10TH PLACE**  
**\$20 RITA'S GIFT CARD**  
- GARY FRANTZ & ALEXIS KAYER





# THE CHRISTMAS CLUB

'Tis the season for family, food, and fun! The festivities are always more enjoyable when you have a little extra dough set aside. So, what's the best recipe to cook up a less stressful holiday season? An HRCU Christmas Club account. Make holiday entertaining, gifts, travel expenses, and year-end bills easy by saving small amounts throughout the year. You'll be glad you did!

On 10/1/18, HRCU disbursed Christmas Club account funds to members' regular share accounts. Checks were mailed to members' home addresses if this method was requested in lieu of an automatic transfer. Transfers will appear on fourth quarter statements.

*If you have questions or would like to sign up for a Christmas Club account, call or stop by one of our locations.*



## MEMBER SURVEY

Name: \_\_\_\_\_

City: \_\_\_\_\_

How long have you been a member?

\_\_\_\_\_

In an effort to better serve you, our valued members, please provide us with your questions, comments or concerns:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Return this survey to any HRCU branch location or mail to:**

Hidden River Credit Union

Attn: Marketing Department

60 Westwood Road | Pottsville, PA, 17901-1834.

By completing and returning this survey, you authorize HRCU to publish your comments in our newsletter, on our website, or on social media.



## 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

### Columbus Day

Monday, October 8 – Closed

### Veteran's Day

Monday, November 12 – Closed

### Thanksgiving Day

Thursday, November 22 – Closed

### Black Friday

Friday, November 23  
Closed at 1 p.m.

### Christmas Eve

Monday, December 24  
Closed at 1 p.m.

### Christmas Day

Tuesday, December 25 – Closed

