

LATITUDES

THIRD QUARTER 2017



IT'S HERE! WHAT YOU'VE BEEN WAITING FOR IN OUR MOBILE APP

Now you can securely deposit checks while on the go with Remote Deposit; log in at the push of a button with Finger Print Authentication; and easily send money using PayPal Transfer!

Depositing Checks Remotely is Easy and Secure!

TAP

Select "Mobile Deposit." Then, "Choose Account" for deposit. Enter check amount in "Amount to Deposit."

SNAP

Take photos of check front and back. *(Be sure to endorse the check.)*

DEPOSIT

Confirm deposit details and press "Submit." *(Check holds apply.)*

For more details, go to www.hdriver.org/mobileupdates.

HRCU'S PLATINUM REWARDS VISA CREDIT CARD

Take advantage of some of the most competitive rates available and get the rewards you deserve when you choose Hidden River's Platinum Rewards Visa Credit Card. You'll enjoy the convenience and purchasing power of Visa worldwide and you'll earn reward points for every dollar spent. Use your card for everyday purchases, shopping, and travel, or to transfer the balances of higher interest cards and save.

Rates as Low as 9.99% APR*

No Hidden Fees

Flexible Credit Limits up to \$10,000

Reward Points for Every Dollar Spent

Free Balance Transfers

24/7 Fraud Protection

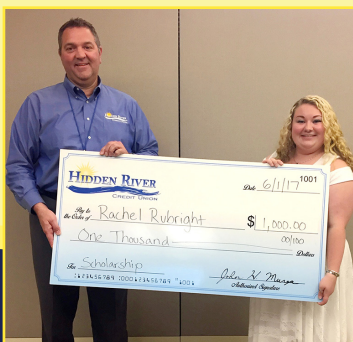
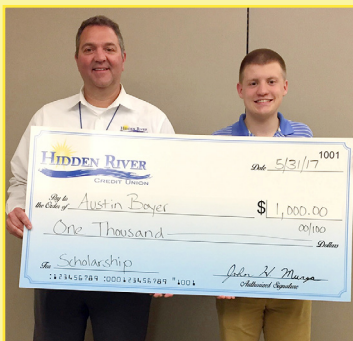
Free Travel Insurance

Stop in or call TODAY to fill out an application and get approval for an HRCU Platinum Rewards Visa Credit Card!

*APR (Annual Percentage Rate). APR and credit limit based on credit worthiness and underwriting criteria, see credit disclosure for more information.

HRCU'S 2017 SCHOLARSHIP RECIPIENTS

We would like to thank everyone who submitted an application for our Virgil C. Scott Volunteer Community Service Scholarship Awards. We had more applicants this year than ever before, which resulted in a highly competitive selection process. Our 2017 award winners are Austin Boyer of Blue Mountain High School and Rachel Rubright of Pottsville High School. All of the applicants exhibited exemplary commitment to serving their community. Austin and Rachel stood out because of their ability to personally make an impact on others while helping to make good things happen. 17308 HRCU raised our scholarship fund this year from \$750 to \$1,000, and will continue to award this amount in the future. Congratulations, Austin and Rachel! Good luck as you pursue your college degrees!



HELPING YOU DO MORE THIS SUMMER!

More car. More house. More education. HRCU has a wide range of affordable products and services to get you more of what you need. Our expert staff can assist you with determining which loan is ideal for your financial situation, and ensure you have a firm understanding of the process every step of the way. HRCU's rates are some of the best in the area:

NEW AUTO LOANS

2.99% APR*
All terms

**RV:
MOTORCYCLES,
ATVS, BOATS,
SNOWMOBILES, ETC.**

3.99% APR*
New & Used

USED AUTO LOANS

3.79% APR*
All terms

**RV:
MOTOR HOMES,
TRAILERS,
CAMPERS, ETC.**

3.49% APR*
New & Used

**HOME EQUITY
LINE OF CREDIT**
2.49% APR**
First 12 months

Whether you're looking to upgrade your vehicle, finance your degree, or make home renovations this summer, HRCU is here to help you do MORE! Stop in at our Pottsville location to speak with a lending specialist today!

Please call or visit us for student, mortgage, home equity, and personal (signature) loan rates.

*APR (Annual Percentage Rate). Rates and terms are current as of 7/1/17 and are subject to change without prior 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 applicants 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.



www.hdriver.org

MEET THE STAFF

Cindy Nettles has lived and worked in Pottsville her entire life, giving her an advantage in understanding our local community. As a graduate of Pottsville High School, Cindy's finance career first started in banking. She held nearly every position from Teller up to Vice President before transitioning to the credit union movement in 2005. This was the year Cindy became Chief Executive Officer of Schuylkill Federal Credit Union, where she remained until merging with HRCU in May of 2016. Cindy's 33 years of invaluable financial expertise helped her become well-established as HRCU's Vice President of Lending & Administration. Over the years, Cindy gained an appreciation for the credit union difference. Particularly, it's the philosophy of "People Helping People" that speaks most to her. In an institution that isn't driven by profits and quotas, she enjoys dedicating time to members and building meaningful relationships.



Cindy's spare time is spent with family, going shopping, and collecting cookbooks. One of her favorite chefs is Paula Deen. Cindy and her husband (Gary) celebrated 36 years of marriage together in May. Her son (Gary Lee) lives in Illinois, and is the Assistant Athletic Director at Eastern Illinois University.

Stop in and ask to speak with Cindy the next time you're at our Pottsville location!

A BETTER WAY TO PAY FOR COLLEGE

Whether you're the student or parent of one who is just starting college or heading back to school this Fall, let HRCU assist you with deciding the best methods to pay for tuition. HRCU's lending professionals have been helping college students with financing for more than a decade. We want you to know it's important to consider all your options when undertaking such a big financial burden – one of the largest of the student's lifetime. HRCU will discuss ways to cover costs and help to first identify the least expensive and most beneficial methods to pay for school. If there is a funding gap that remains, HRCU's Student Lending Line of Credit may be the private student loan solution to fill it. Our zero origination fees, lower interest rates, and flexible repayment options, make it is easy to see why our line of credit is a better way to pay for college.



HRCU's goal is not just to help you fund a college education for 80364 yourself or a family member, but to become your financial partner for life. Visit us online at www.hdriver.org to apply or find out more about our full-range of products designed just for young adults. You can also apply by calling the 24/7 student lending call center at 855.799.2987.

EMV CHIP DEBIT CARDS

Safety and security are our main priority when it comes to member accounts. This is why HRCU recently issued new EMV chip cards to all of our members for ATM/debit card usage.

EMV, which stands for Europay, MasterCard, and Visa, is now the global standard for chip-based debit and credit card transactions. Data is stored within the computer chip on the card, which must be inserted into a chip reader terminal (when available). This method is beneficial because it doesn't rely solely on signature and visual inspection to confirm the transaction, as done with magnetic strip cards. Whether you use it for credit or debit transactions, your EMV chip debit card has increased security measures and reduced fraud risk.

In the event that they occur, HRCU has resources dedicated to following up on potential fraudulent transactions. We act quickly when red flags are raised to ensure that your funds remain secure. HRCU will stay up-to-date with evolving fraud protection technology, and continue to make improvements that best serve our members.



VACATION CLUB

It's summertime, the weather is warm, and you're ready to get out in the sun for some good times and fun! If you're an HRCU Vacation Club account holder, you are going to enjoy the benefits of planning ahead for your summer vacation. It may even be the brightest decision you made all year.

On July 1, 2017, HRCU disbursed vacation club account funds to members' regular share accounts automatically. Checks were mailed to members' home addresses if this method was requested in lieu of an automatic transfer. Transfers will appear on third quarter statements.

If you have any questions, please call or stop in at one of our locations.



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 your \$20.00 prize to your regular share account. GOOD LUCK!





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

Hours of Operation

Monday Thursday 7:30AM-5:00 PM
Friday 7:30AM-6:00PM
Saturday 9:00AM-1:00PM
(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

Tuesday, July 4 – Closed

Labor Day

Monday, September 4 – Closed



IN THE COMMUNITY

In 1953, a small group of educators founded HRCU to better serve the financial needs of their peers and community. Their values and goals resonate in everything we do. HRCU remains committed to supporting our community. We pride ourselves on responsibly contributing to organizations and activities that align with our mission, emphasizing:

Education & Financial Literacy Support for Youth Community Development

We consider funding for nonprofit organizations as well as educational institutions and foundations, with some exceptions. Take a look at a few of our recent 2017 recipients:

- Shenandoah Valley School Elementary
- Schuylkill Conservation District
- Schuylkill County Senior Charity Bowl
- Avenues Foundation
- Big Brothers Big Sisters
- Schuylkill County Council for the Arts
- Orwigsburg Community Revitalization
- Mahanoy Area United Veterans
- Little Schuylkill Lions Club
- Orwigsburg Area Free Public Library
- Mallory Strong Fundraiser
- Minersville Elementary
- Schuylkill Technology Center
- John S. Clarke PTO
- Minersville 5th Quarter Club
- Schuylkill County Fair
- Make-A-Wish Foundation
- Lehigh Valley Hospital
- Buccaneers Alumni
- Schuylkill County Veterans
- Pottsville Area High Schools Golf Boosters
- Schuylkill County Youth Soccer Association

UPCOMING EVENTS

Be on the lookout for more information about these and other events on our website and Facebook!

Please join us at our main Pottsville location for HRCU's annual document destruction event. Bring in your old documents to have them safely and securely shredded right in front of you. All items must be free of plastic, clips, and any metals before being shredded. Light refreshments and snacks will also be served!

Allied Artists of Schuylkill County Exhibit – Friday, July 7 & 14

Shred Day – Friday, July 21st: 1-5pm

Schuylkill Keep It Pretty Day – Friday, August 25

Member Appreciation Week

Monday, October 16 - Friday, October 20

THE PERFECT GIFT FOR ANY OCCASION

Showers and birthday celebrations are held year round, so why not plan to give a gift that's both appreciated and easy? More functional than a gift certificate and safer than cash, VISA gift cards are always a quick and useful 17097 gifting solution.

Save on activation fees by getting your next VISA gift card at HRCU! Our card fee is only \$3 compared to \$5 charges at most major retailers. They can be purchased in amounts up to \$500, and can be used anywhere VISA is accepted worldwide, including in-store, online, and by phone.

If it's worth celebrating, our VISA gift cards make the perfect gift. Purchase VISA gift cards from Member Service Representatives at any location.

