

# LATITUDES

FOURTH QUARTER 2017



## NEW FRACKVILLE LOCATION COMING SOON

HRCU will be adding a new, full-service branch in Frackville this Fall. The same convenience of current locations will be available, including drive-thru lanes, private member service representative stations, a walk-up ATM, and an on-site lending professional. We are very excited to gain a presence North of the mountain and to better serve our members. A Grand Opening date will be announced soon!

**WHEN MEMBERS ASK, WE LISTEN!**

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



## ARE YOU DRIVEN AND RELIABLE? JOIN OUR TEAM!

Interested in finding a long-term career at a local organization where you can make a difference? HRCU is looking for enthusiastic individuals who will join our commitment to excellence. Enjoy the many advantages of working at the credit union chosen by more members in Schuylkill County – comprehensive training, opportunities for professional development, and competitive compensation and benefits package.

Some of our best staff started out as members who were already familiar with our products and the high level of service we provide. HRCU frequently looks within our organization when hiring for managerial or back-office positions, creating an environment that fosters professional growth. What may start out as a part-time Member Service Representative role can easily develop into a life-long career. Positions are available in Member Services and Lending. Visit our website or stop in to apply today!

## MEMBER APPRECIATION WEEK & INTERNATIONAL CREDIT UNION DAY

There's a lot to celebrate this Fall and Winter! One thing that's sure to be on HRCU's list is YOU – our Members! From October 16th through October 20th we will be showing our appreciation for your loyalty all week long. Lots of giveaways, raffle entries, snacks, and beverages will be provided to members. You won't want to miss out on the fun!

In conjunction with Member Appreciation Week, we will also be celebrating International Credit Union Day. ICU Day has been recognized on the third Thursday in October every year since 1948. It is a day to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. This year's theme is "Dreams Thrive Here," a celebration of how credit unions, such as HRCU, help people achieve their biggest goals in life.

**Please join us on Friday, October 20th**, as we celebrate International Credit Union Day with extra special freebies, food, and fun 9168 for all members!

## Let the Good Times Roll IN YOUR NEW RIDE THIS FALL

Now is a great time to take advantage of auto loan specials whether you need a new vehicle or just want one. New models were recently rolled onto lots, so salesmen are ready to make a deal all the way around – but especially on the previous year's release! Show up with even more buying power by getting pre-approved before you shop.

Finance your new vehicle at Hidden River and you'll drive away with your first tank of gas for FREE!\* Plus, every new or used vehicle loan, or auto refinance is entered for the chance to participate in our Let the Good Times Roll event with a potential prize of \$1,000!\*

### Why Choose HRCU?

- Affordable Rates & Monthly Payments with Easy Terms
- Experienced & Understanding Lending Specialists
- Simple Online Applications & Quick Approval Processes

### NEW AUTO LOANS AS LOW AS

# 2.99% APR\*

### USED AUTO LOANS AS LOW AS

# 3.49% APR\*

*Don't forget-*

We do Motorcycle financing too! If riding on two wheels is more your style, HRCU may be able to get you onto the open road with a better rate and lower monthly payments! Stop in at our Pottsville location to speak with a lending specialist today!

\*Funded auto loans on or after October 1 over \$20,000 qualify to receive a \$50 Sheetz gift card and will be entered for a chance to roll the Giant Winner's Dice. See Official Rules at [www.hdriver.org](http://www.hdriver.org).

\*\*APR (Annual Percentage Rate). Rates and terms are current as of 10/1/17 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.



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

# YOUR REWARDS – YOUR WAY

Whether you're looking to spend for everyday needs, make easy payments on a larger investment, or simply transfer existing balances, HRCU's Platinum Rewards Visa Credit Card is here to help!

**You'll earn valuable Bonus Points for making everyday purchases. These are some of your flexible redemption options:**

**Merchandise** – Get electronics, home goods, and more from the best brands like Apple®, Michael Kors®, Samsung®, Bose®, Nike®, Ray-Ban®, Keurig®, Dyson®, Sony®, Pandora®, and more.

**Travel** – Get travel accommodations, such as hotel stays at top properties, airfare, car rentals, cruises, etc. Anywhere you want to go, you can use your bonus points to get there.

**Daily Wins** – Using just a few points, you could get an awesome prize when you visit the Daily Wins section of the rewards site. Entries start at just 3 points and you could win electronics, gift cards, home goods, and much more. New items are added every day!

**Fuel Discount Award** – Use your bonus points to save on all your fuel purchases by using your card at the pump at a participating BP station. You'll save \$0.50 per gallon on your fuel purchase of up to 20 gallons.

**Gift Cards** – You can use your points for gift cards 1653 too, including iTunes®, XBOX Live®, or for movie tickets.



**Stop in or call TODAY to apply!** For more information, go to [www.hdriver.org/credit card](http://www.hdriver.org/credit card).

## SKIP THE TRIP WITH OUR MOBILE APP

Life is too busy to wait in line! Luckily, you don't have to anymore when you use HRCU's Mobile App. It's convenience at your fingertips!

✓ Use our secure **Fingerprint Authentication** feature for faster, easier login at the push of a button.

✓ **PayPal Transfer** allows anyone to send money at any time directly from the App without needing the recipients routing and account numbers.

### How it Works:

1. After logging into the App, click on Send Money.
2. Choose your account, enter the amount and your recipient's email address or mobile number, select the transaction type, and send.
3. An email or text message is sent to your recipient, letting them know their money is available.
4. Your recipient logs into their PayPal account, or signs up for PayPal, to retrieve the payment.

✓ **Remote Deposit** lets you safely deposit checks\*\* from anywhere at any time and at no cost!

### How to Make a Remote Deposit:

**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." (Holds will apply.)\*\*\*

*Don't have it yet? What are you waiting for?*

Go to the App Store and download the FREE Hidden River Credit Union App on your iPhone or Android device. Start enjoying immediate services!

### Sign-up for eStatements!

Get your statements faster. Easily access old statements. View them directly on your smart phone or computer. It's more economical and better for the environment.

Enroll by clicking on the Services tab of your OutReach 24/7 Online Account and select Continue next to eStatement Preferences. Or, call us to enable eStatements for you!

**NEW MOBILE  
APP UPDATES  
COMING  
SOON!**

## 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!







## 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 Ketzi, Director  
Mary Ellen Setlock, Director

## HOLIDAY CLOSINGS

### Columbus Day

Monday, October 9 – Closed

### Thanksgiving Day

Thursday, November 23 – Closed

### Day After Thanksgiving

Friday, November 24 – Closed at 1 p.m.

### Christmas Day

Monday, December 25 – Closed

## JUST TO CONFIRM

Don't be surprised if our Member Service Representatives ask you a few quick questions the next time you visit our branch. We are updating contact information and delivery methods so we can better serve you! The more accurate our records, the faster you'll receive all the important 80161 communications you need.



## SANTA CLAUS IS COMING TO HRCU

Please join us for Santa's annual visit to our Pottsville branch on

**Friday, December 15**  
**3 to 6 p.m.**

Bring your family and friends to get a complimentary picture taken with Santa and receive a treat!

## THE CHRISTMAS CLUB

It's autumn, the leaves are falling, and you're preparing to spend more time indoors and more dough during the holiday season! It always helps to have a little extra set aside, and if you're an HRCU Christmas Club account holder, you'll have plenty of extra dough to use on anything you can cook up! Holiday entertaining, gifts, travel expenses, year-end bills – you've got it all covered because you planned ahead. It may even be the brightest decision you made all year!

On October 1, 2017, HRCU disbursed Christmas Club account funds to members' regular share accounts automatically. Checks were also 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 any questions or you would like to sign up for a Christmas Club account,

