

LATITUDES

FIRST QUARTER 2019



DRIVING OFF IS A BREEZE

In the market for a new vehicle? It may be a good time to grab a great deal, especially if you're looking at one of last year's models. Automakers usually offer big incentives to move unsold inventory. Getting pre-approved for an auto loan at Hidden River Credit Union can help you even more when you're trying to negotiate the best offer.

AUTO LOAN RATES

AS LOW AS **2.49%** APR*

**Apply
online or
in person
today!**

*APR = Annual Percentage Rate. Rates and terms 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 applicants credit score, debt ratio or vehicle value. HRCU makes all final determinations regarding the vehicle value and applied interest rate. See the LOANLINER Credit and Security Agreements available from the credit union.

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

IN THE COMMUNITY

HRCU collected toys to benefit local children in the community during our annual Toys for Tots drive. Each year, our members go above and beyond to share in the "Season of Giving" and ensure Schuylkill County's youth feel the holiday spirit. Thank you to everyone who made a donation!



Originally founded to serve school employees and their families, HRCU has always focused on financial education as an important topic and part of our mission. In recent years, we increased our involvement in financial reality fairs – an opportunity for students to gain real world exposure to decisions and scenarios from a budgeting perspective. While attending each reality fair, we assist with counseling students to 18818 create realistic expectations for life after high school. These are some photos from an event at Tulpehocken High School in 2018.



Pictured in First Photo: Amanda Schaal, Internal Auditor; Zachary Chernewski, Business Development Coordinator; and Julia Marketing Coordinator. Pictured 80321 in Second Photo: Zachary Chernewski and an additional reality fair volunteer.

HOMETOWN BRANCH UPDATE

A new, full-service HRCU branch is coming to Hometown in 2019.

Located at 32 Mahanoy Avenue in Tamaqua, this location will include drive-thru lanes, private member service stations, a drive-up ATM, and an on-site lending professional. We are very excited to expand our presence to better serve our members. HRCU is still in the planning phase and working to finalize regulatory and municipality approvals. A Grand Opening date will be announced soon!

COZY UP TO WARMER RATES

Interest rates continue to rise – which is good news if you're 5836 interested in opening a Certificate of Deposit or Money Market Account! Whether you choose a CD with higher returns or a Money Market Account with more flexibility, you can't go wrong with better rates. Ask an MSR about how you can start earning more today!

**APY = Annual Percentage Yield. Rates and terms are current as of 1/1/19 and are subject to change without notice. Minimum deposit of \$500 for Certificates of Deposit and \$2,500 for Money Market Accounts.*

CDS AS HIGH AS
2.30%^{APY*}

MONEY MARKET ACCOUNTS AS HIGH AS
1.66%^{APY*}



MEET THE STAFF

Melissa Frantz, previously a resident of Lehigh County, moved to Pottsville a few months ago. As the new Branch Manager at HRCU's Orwigsburg location, Melissa brings with her more than 10 years of experience in finance. She began as a Teller and, over the years, has developed strong leadership and management skills through her banking positions. Although Melissa is new to the credit union movement, she is excited to experience the credit union difference and looks forward to learning more about what makes Hidden River stand out.

Recently engaged to her fiancé (Jerry), Melissa likes to spend time with her family. She has two boys (Justin, 21; Nick, 16). She enjoys experiencing nature and the outdoors. Whether hiking, biking, or kayaking, Schuylkill County's many trails and waterways provide her with the perfect landscape.

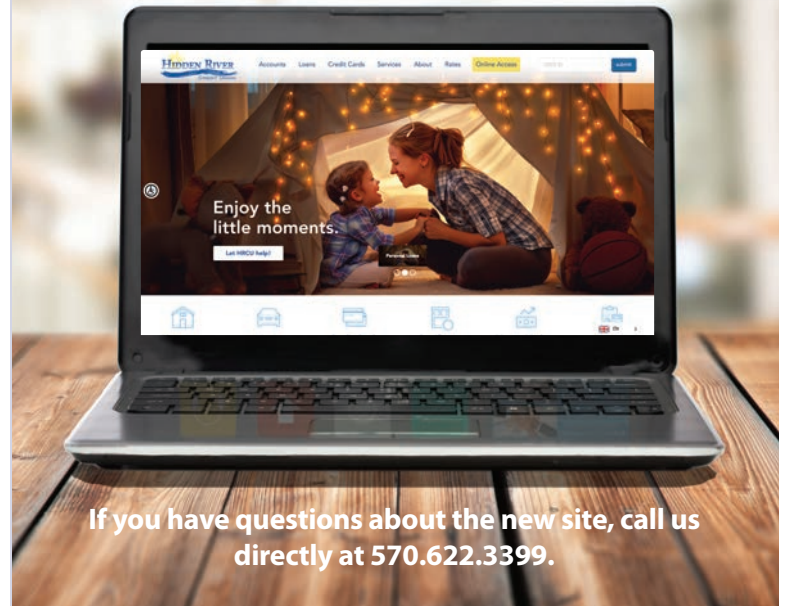
Stop in and ask to speak with Melissa the next time you're at our Orwigsburg location!



WEBSITE REFRESH

Be sure to check out HRCU's newly redesigned website.

The site was updated to provide users with a more convenient experience when accessing account information, applying for a loan, reviewing rates, and keeping up with current events. Easily navigate the site to learn more about our products and services using a streamlined menu and modern layout.



If you have questions about the new site, call us directly at 570.622.3399.

LOSE THE HOLIDAY BALANCE BLUES

We are all recovering from the Holiday Season, and so is our credit card debt. Many of us probably made big purchases with generic and department store credit cards, which are charging excessive interest rates. HRCU can help with the Platinum Rewards Visa Credit Card! Consolidate your balances into one low monthly payment, with rates as low as 9.99% APR*! Additional benefits include:

- No Hidden Fees
- Flexible Credit Limits up to \$10,000
- 24/7 Fraud Protection
- Reward Points for Every Dollar Spent

Don't spend the new year worrying about debt, we have you covered! Visit our website at www.hdriver.org, or stop in today, to start the application process for a new credit card with HRCU!



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!



Plan to attend HRCU's 66th Annual Meeting, which will be held on a date between February and April of 2019 in the Albert T. Freeman Community Room at our Pottsville office. Notice of the meeting will be posted in the lobby of all HRCU branch locations and on the website.

ANNUAL MEETING NOTICE

In accordance with the Credit Union's bylaws, the President of the Board shall appoint a nominating committee at least 30 days prior to the Annual Meeting. It shall be the duty of the nominating Committee at the Annual Meeting to nominate one or more members for each vacancy for which elections are being held. After the nominations of the committee have been placed before the members, the presiding officer shall call for nominations from the floor.

The election shall be conducted by ballot, except where there is only one nominee for the office. All elections shall be by plurality vote. The nominating committee was appointed at the December 2018 Board Meeting. In 2019, two board positions will be available. George Zwiebel and Mary Ellen Setlock are current members of the Board of Directors and are running for re-election.

The Annual Meeting is a credit union tradition — one you likely won't experience at a stock-held financial institution. It's one of the many benefits of belonging to HRCU — we hope to see you there!

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

Martin Luther King, Jr. Day
Monday, January 21 – Closed

President's Day
Monday, February 14 – Closed

