

LATITUDES

THIRD QUARTER 2019



MAKE TIME FOR YOU THIS SUMMER

Data shows that Americans take less vacation, work longer days, and retire later. Whether you'd like to go somewhere tropical on your dream getaway or make home renovations during a staycation, there are numerous benefits to getting away. People who spend time away have a more positive outlook on life, less stress, a healthier heart, and are more motivated to accomplish goals.

But how can you afford to enjoy yourself when paychecks seem to be spent before they even arrive? One affordable

option is HRCU's Home Equity Line of Credit (HELOC). Use the equity in your home to establish a line of credit that can be drawn upon, repaid, and drawn on again. Similar to a credit card, enjoy the convenience of borrowing what you need, when you need it, but with a much lower rate.

The Lending Specialists at HRCU are ready to help determine if a HELOC makes sense for you!

Learn more at hdriver.org/real-estate-loans



MEMBER APPRECIATION DAY AT KNOEBELS

We love our members at HRCU! Please join us as we celebrate our most important priority – YOU! The HRCU Board of Directors invites you and your family to attend our annual Member Appreciation Day festivities at Knoebels Amusement Resort on Saturday, August 24, 2019. It's sure to be a great time filled with food, fun, and good company. In addition to enjoying a FREE lunch, which will be served promptly from 11:00am until 12:00pm, each member will receive a complimentary \$5.00 book of tickets.

TO ATTEND

You must be a member of record on, or before, April 1, 2019. You must also register by Monday, July 22, 2019.

Contact a Member Service Representative today at 570.622.3399 to register, and to ask any questions you may have. Park tickets will only be available at the event registration table. Members must be present to receive tickets.

Non-members are welcome to attend; however, non-members are charged (at the time of registration) \$10.00 for lunch service, and tickets are not included. Whether you're enjoying the rides, taking a swim in the crystal pool, or just enjoying a free day at the park – Knoebels has something for everyone!

GAIN CONTROL OF YOUR DEBIT CARD

CardNav has arrived! Set the terms for when, where, and how your debit card is used – anytime, anywhere. With the CardNav app, control all aspects of your debit card via a smartphone. Not only is this convenience at your fingertips, but it helps protect against debit card fraud or misuse in real time. Download the free CardNav app on either the App Store or Google Play.

CARDNAV LETS MEMBERS:

- Turn card off and back on again, in seconds
- Use GPS to control transactions within a designated location
- Limit card use to specific merchants or purchases
- Control spending by setting limits to match your budget
- Receive real-time notifications when card is used

Learn more about CardNav at <https://www.cardnav.com>



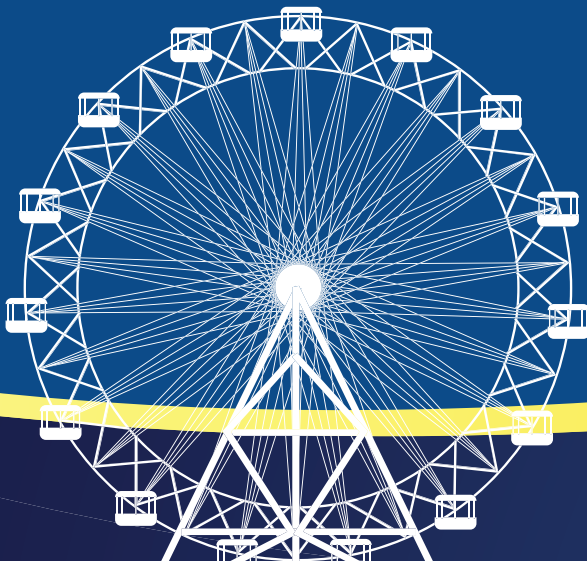
SHRED DAY

Mark your calendar for Friday, July 22, 2019!

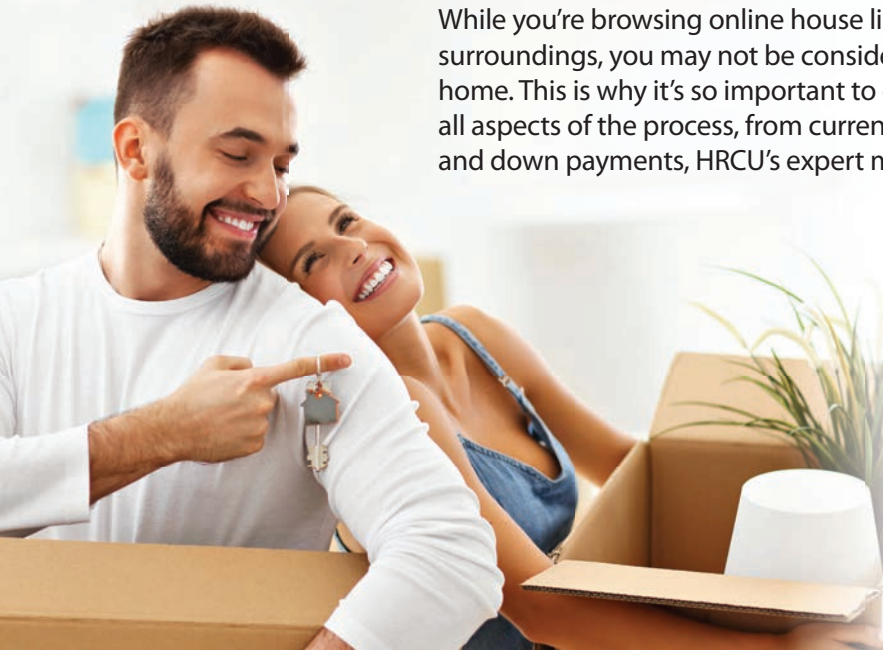
HRCU will be hosting our annual FREE Document Destruction Day from 1-5PM at the Pottsville location. Bring your old documents and have them shredded securely right in front of you. Limit of two bags/boxes per member. Light



www.hdriver.org



YOUR DREAM HOME STARTS HERE



While you're browsing online house listings and imagining yourself getting settled into new surroundings, you may not be considering the home buying steps beyond finding the perfect home. This is why it's so important to get pre-approved before beginning your search. With all aspects of the process, from current interest rates and level of affordability to credit scoring and down payments, HRCU's expert mortgage team will be with you every step of the way!

- ☑ **Fast & Easy Pre-Approvals**
- ☑ **Low Closing Costs**
- ☑ **Purchase or Refinance**
- ☑ **FHA, PHFA, VA & More**

Visit hdriver.org for current rates and get pre-approved today!

ADVENTURE IS CALLING

It's summer time and everyone is ready to get outside. You could always go to the beach or visit a local amusement park, but why not try something different?! With hundreds of campgrounds and state parks throughout Pennsylvania and beyond, there is no 81501 better time to finally buy your very own RV. HRCU's Recreational Vehicle (RV) Loan offers flexible rates and terms that let you enjoy the freedom and ease of spontaneous travel, without worrying about monthly payments.

Think of HRCU when you're looking to explore the outdoors! Not only do we have loans for RVs, but we can also help you with purchasing ATVs, Snowmobiles, and Boats. Contact our Lending Team today to begin your journey!



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!

2019 SCHOLARSHIP RECIPIENTS

Congratulations to our Virgil C. Scott Volunteer Community Service Scholarship award recipients. Two \$1,000 scholarships were awarded to one male and one female who go above and beyond to benefit their community. Congrats to Madison Hayes of Nativity BVM High School and Colin Fegley of Mahanoy Area High School!



Madison plans to attend Misericordia University and Colin plans to attend George Mason University. Both will major in Nursing. We wish them both the best of luck in their future endeavors!

VACATION CLUB

Summer is here, the weather is hot, and the time is 11120 right for some fun in the sun. Don't forget – Vacation Clubs mature on July 1, 2019! Look for your check in the mail or a deposit in your savings account.

CALL TODAY WITH ANY QUESTIONS REGARDING VACATION CLUBS.



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

Hometown

32 Mahanoy Avenue
Tamaqua, PA 18252
Phone: 570.668.1776
Fax: 570.668.1177

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

Independence Day

Thursday, July 4 – Closed

Member Appreciation Day

Saturday, August 24– Closed

Labor Day

Monday, September 2 – Closed

