

# LATITUDES

FOURTH QUARTER 2019



## YOU COULD BE A HAPPY CAMPER THIS FALL

Are you in need of cash this fall for a home or auto repair, an outdoor adventure, college expenses, or a large purchase? A personal loan from HRCU can be used for just about anything you can imagine. The low fixed interest rate of a personal loan makes it ideal for consolidating high-interest credit card or loan debt. Plus, with no application or credit report fees, an HRCU personal loan is an affordable way to borrow for any need.

The flexibility of personal loans give you the freedom to choose how the money is spent.

Learn more about personal loans at [www.hdriver.org](http://www.hdriver.org).

### Benefits of a Personal Loan

- 1 Personal loan rates are typically lower than high interest credit cards.
- 2 Unsecured personal loans don't require any collateral.
- 3 One monthly payment is more manageable than multiple credit card payments.
- 4 Easier to budget with a fixed monthly payment and a fixed term. You'll know exactly what your payment will be each month and how long it will take to pay off.



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



# MEMBER APPRECIATION DAY – 8/24/19

We enjoyed a great turnout this year during HRCU's Member Appreciation Day at Knoebels! The Board of Directors would like to thank the more than 1100 members who registered and joined in the fun, as well as the staff who volunteered their time to help. Congratulations to this year's Scavenger Hunt participants who tracked down our Knoebels Klues and won some awesome prizes:

## Fire Pit Table (\$250 Value)

Kathy Hinkle

## Tailgate Grill/Cooler (\$200 Value)

Mark Hatter

## JBL Wireless Speaker (\$150 Value)

Julie Harahash

## Cornhole Boards (\$150 Value)

Amber Roberts

## VISA Gift Card (\$100 Value)

Drake Bauchert

## Giant Ladder Ball (\$50 Value)

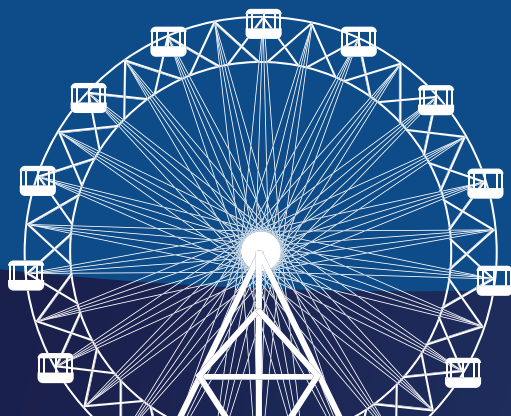
Emma Seiger

## Yardzee Game (\$30 Value)

Aubree Graver

## Knoebels Gift Cards (\$25 Value)

Jennifer Laughlin  
Brandon McDonald  
Doug Miller



# REFI RE-LEAF

Your car payment is often the second largest bill due each month, typically second only to your mortgage payment. With so many lenders to choose from, we tend to pick the most convenient option at the time of purchase. But what if you're paying too much for that convenience? Because there are no closing costs or fees, it won't cost you a penny to refinance your auto loan and transfer it to HRCU.

*Leave your current monthly payments in the dust!  
For a limited time, take advantage of our*

**AUTO RATES  
AS LOW AS 2.19%  
APR<sup>1</sup>**

**and receive a \$100 VISA gift card<sup>2</sup> when you bring an existing loan to HRCU for some well-deserved re-leaf.**

Find out how many hundreds of dollars per year and thousands of dollars over the life of the loan you could save with a quick and easy refinance at HRCU!



<sup>1</sup> 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 applicant's credit score, debt ratio, or vehicle value. HRCU makes all final determinations regarding the vehicle value and applied interest rate. See the LOANLINE Credit and Security Agreements available at HRCU.

<sup>2</sup> Existing auto loans at other financial institutions that are refinanced with HRCU and exceed \$20,000 at the time of funding, qualify to receive a \$100 VISA gift card during the Refi Re-Leaf promotion. This promotion applies to refinanced auto loans funded on or after October 1. Terms and qualifications are subject to change without prior notice.

## Apple Pay IS HERE!

Now you can carry HRCU cards with you, without even bringing your wallet along. Apple Pay's advanced technology works with your iPhone behind the scenes to make purchases with your HRCU card easier and more secure than ever before. In participating stores, hold your iPhone near the merchant's contactless reader, with your finger on the Touch ID sensor. That's it.

How easy is it to get started with Apple Pay? Just open your Wallet app, swipe down and tap the plus sign. Then enter your card by snapping a photo with your device's iSight® camera, or by adding the data manually. Start shopping with greater ease and confidence today! To learn more about Apple Pay, visit [hdriver.org/apple-pay](http://hdriver.org/apple-pay).

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Apple Pay, iPad Mini and Touch ID are trademarks of Apple Inc.



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

# ON THE HORIZON

## CHRISTMAS CLUB

Whether you set money aside to host big holiday meals or you have plans to be a gift giving guru – your Christmas Club account can help you do it all. Christmas Club accounts matured on Tuesday, 10/1/19. Be on the lookout for your check in the mail or a deposit in your savings account.

Don't have a Christmas Club account yet? Visit us online or call to learn more about how you can get extra holiday help next year.



## INTERNATIONAL CREDIT UNION (ICU) DAY®

On Friday, 10/18/19, HRCU will join with 56,000 credit unions around the world in celebration of ICU Day.

At its most basic level, a credit union is people pooling their money to provide each other with affordable financial services—it is literally people helping people, which is why HRCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

You're invited to join HRCU as we celebrate our local service with a global reach! Stop by for refreshments at any location on Friday, 10/18/19, from 1-5pm.



**Local Service.  
Global Reach.**

## SANTA'S ANNUAL VISIT

**Join us to 3004 get a picture taken with Santa and receive a treat!**

**Friday,  
December 13  
1-6pm  
Pottsville  
location**



## THANKSGIVING FOOD DRIVE

All HRCU locations will 18588 be accepting donations of non-perishable food items to benefit local food pantries, 10/21/19-11/13/19. Consider joining us as we work towards making a difference for those who are less fortunate this holiday season.



## NEW PASSWORD REQUIREMENTS\*

In an effort to further improve the security of our OutReach 24/7 Online Account Access System, beginning Monday, 11/4/19, all members who utilize this service will be prompted to update their password and meet new minimum requirements. Please refer to the chart below for a breakdown of the changing requirements.

	CURRENT	NEW
Minimum Length	5	9
Maximum Length	10	20
Case Sensitive	Yes	Yes
Unable to Reuse Last	1	5
Minimum Number & Special Characters	4	1 Number & 1 Symbol
Minimum Alpha Characters	1	1
Minimum Varying Characters	0	3
Maximum Repeating Characters	0	3
Characters Not Permitted	@	@
Password Lockout Attempts	5	5
Expiration Timeframe	None	90 Days

### ATTENTION MOBILE USERS!!

*As of Monday, 11/4/19, you'll need to update your password through HRCU's OutReach 24/7 Online Account Access System before you can login to the Mobile App.*



\*This change is made at the request of our third-party service provider and is not intended to inconvenience HRCU members, but rather to improve upon current security measures.

## 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!



# STAY CONNECTED

Whether you prefer to speak in person with a Member Service Representative or login with the ease and convenience of our Mobile App, keeping members connected is a major priority at HRCU. In addition to visiting a branch, we offer a variety of options for you to access and manage your account from a computer, tablet, or smartphone device. It's easier than ever before to:



**Check  
Balances**



**Review  
Transactions**



**Deposit  
Checks**



**Pay  
Bills**



**Access  
Statements**



**Send Money  
to Friends**

Skip the Trip with our state-of-the-art Mobile App!  
Go to the App Store and Download the FREE Hidden River Credit Union App on  
Your iPhone or Android device and see for yourself how easy it is to use.

## IN THE COMMUNITY

HRCU teamed up with Schuylkill United Way to Stuff the Bus this year! We were grateful to be part of such a rewarding event, donating and collecting school supplies at all of our locations. Some of our team members were even able to volunteer their time to sort and organize supplies. Thank you to all the members and employees who helped give more than 1,600 kids in Schuylkill County a great start this school year!



## SAVINGS ACCOUNT TRANSFERS\*

At HRCU, we are legally required to enforce all regulations established by the Federal Reserve Bank, including Regulation D – a federal rule that limits the number of transfers members can make from their savings accounts to six per month. Online, audio, mobile, and overdraft transfers are all applicable transaction types limited under Regulation D. Need cash, but already reached your limit? If you frequently run into this dilemma, consider these helpful tips:

- ✓ **ATM, phone, and physical branch withdrawals have no limit.**
- ✓ **Open a FREE HRCU Checking Account if you don't have one. Withdrawals and transfers from checking are limited only by the funds available.**
- ✓ **Setup direct deposits to your checking account, and transfer from your checking to your savings as often as you'd like.**
- ✓ **Keep more money in your checking account.**
- ✓ **Make larger, but fewer transfers rather than several small ones.**
- ✓ **Only move funds from your checking to your savings once you confirm they are not needed for everyday expenses.**

What 40667 happens when you exceed your limit? You'll be unable to complete any additional limited transfer types for the remainder of the month. If you have any questions or concerns about Regulation D, we're here to help!

\*Some transfer limits are subject to fees. Please refer to our Fee Schedule for more information.



## LOCATIONS & HOURS

### Pottsville

60 Westwood Road  
Pottsville, PA 17901

P: 570.622.3399 | F: 570.622.5801

### Orwigsburg

629 W. Market Street  
Orwigsburg, PA 17961

P: 570.366.8800 | F: 570.366.0780

### Frackville

538 Altamont Boulevard  
Frackville, PA 17931

P: 570.874.1100 | F: 570.874.2300

### Hometown

32 Mahanoy Avenue  
Tamaqua, PA 18252

P: 570.668.1776 | F: 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

**Columbus Day** | Monday, October 14 – Closed

**Veteran's Day** | Monday, November 11 – Closed

**Thanksgiving Day** | Thursday, November 28 – Closed

**Black Friday** | Friday, November 29 – Closed at 1pm

**Christmas Eve** | Tuesday, December 24 – Closed at 1pm

**Christmas Day** | Wednesday, December 25 – Closed

**New Year's Eve** | Tuesday, December 31 – Closed at 1pm

**New Year's Day** | Wednesday, January 1 – Closed

