

# LATITUDES

SECOND QUARTER 2020



## COLLEGE PREP – TUITION 101

Preparing for college is exciting, but it can also be stressful as you start to tally the costs. College is expensive! Avoid getting overwhelmed and take on the process one step at a time.

### 1. How Much Will It Cost?

Be sure to review the cost of attendance (COA) provided by your college of choice. This outlines what you're responsible for paying per academic year, including room, board, books, etc. The true COA may vary based on preferences such as your housing (a single room costs more than a double with a roommate) or where you buy books (consider used books).

### 2. How Do I Pay For It?

It's important to file for FAFSA as soon as possible on or after October 1 of the year before you plan to attend school. The government and your college will use your FAFSA information to decide how much financial aid you receive. This aid comes in the form of scholarships and grants. Start with these options because they typically don't have to be repaid – free money!

The next option for financial aid comes 20486 from federal student loans. Federal loans come with many options to help you or your parents fund your education. They also offer great benefits such as fixed rates, deferment, and income-based repayment.

### 3. Still Need Help Paying for College?

Taking out a loan from a private lender like Hidden River Credit Union is the final option you should explore. HRCU's Student Choice lending solution comes with low interest rates, flexible repayment terms, and a convenient line of credit structure that allows you to get funding for your entire undergraduate career with just one application. By borrowing from a trusted, local lender, you'll get a fair value loan with the personal service you've come to expect.

*For more information, or to apply for a Student Choice line of credit, visit [hdriver.studentchoice.org](http://hdriver.studentchoice.org)*

**Attend our  
Financial Aid  
Seminar on 4/29/20  
to learn more!  
(Details on next page)**



Dear Member,

I would like to take this opportunity, on behalf of the Board of Directors and myself, at the beginning of a new year and decade, to convey our sincere THANKS and overall gratitude to YOU for continuing to be a member of Hidden River Credit Union.

Your membership continues to enable this community, credit union, and individuals like you living in Schuylkill County to grow and inspire others to reach their dreams and improve their financial lives, while providing more economic opportunity for all.

From opening our new Hometown branch on time, under budget, and within 15 months of opening our Frackville branch, to improving and enhancing our mobile platform and debit card features, as well as upgrading member data security – 2019 was a year full of accomplishments.

We also helped many purchase their first home right here in our community, provided loans to people in need, and helped thousands begin to save for their financial future (many for the first time). As your credit union, we continue to make a major impact on the community we serve with tens of thousands of dollars in financial donations to local worthy causes, free financial literacy efforts for local schools, annual scholarships, and affordable student loans for those seeking a higher education.

The year ahead will be no different as we continue, with your help, to enhance technology, add and improve the number of high-quality, low cost financial products and services, and continue to meet the financial needs of our members and community.

As the largest credit union in Schuylkill County, with well over 17,000 members and \$165 million in assets locally, your credit union continues to make the impossible, possible for a better, brighter future for all.

It continues to be a privilege to serve you as we work together to continue this worthwhile cause.

In Credit Union Service,

*John H. Murga*

John H. Murga, CEO



## SCHOLARSHIP OPPORTUNITY

As a high school teacher and coach for 37 years, Virgil C. Scott (“Scotty”) motivated his students not only to succeed academically, but also to apply what they learned inside the classroom to opportunities within the community. He was a credit union advocate for well over 30 years, last serving as HRCU’s Treasurer. Scotty honored and represented the very idea of community service, as well as the credit union movements’ philosophy of “people helping people.” Because of his legacy of service to others, HRCU’s Board of Directors endorsed the Virgil C. Scott Volunteer Community Service Scholarship Award in his memory.

### **HRCU will award two \$1,500 scholarships for community service in 2020.**

All eligible students who demonstrate an enthusiasm for supporting their community are encouraged to apply.

*Completed applications must be postmarked prior to the April 15th deadline. Eligibility and application requirements can be found at [hdriver.org/scholarship](http://hdriver.org/scholarship).*

## FINANCIAL AID SEMINAR

**April 29, 2020 at 6pm**

**Albert T. Freeman Community Room  
HRCU Pottsville**

Attend our FREE, NO OBLIGATION seminar to get expert advice on the application process for scholarships and grants, as well as federal and private student loans. Opportunity for Q&A!

**Call (570)622-3399 to reserve your seat by Friday, April 17, 2020.**





## SAVE THE DATE

Plan to attend our annual Member Appreciation Day at Knoebels Amusement Resort this year. Join HRCU employees and members of the board for a fun filled day at the park on **SATURDAY, AUGUST 22ND!**

*Check our website for updates.*

## HRCU'S FREE CHECKING PROVIDES THE BENEFITS YOU NEED WITH THE INTEREST YOU DESERVE!

We offer a checking account designed with our members in mind, to help you manage and maximize your finances every day. It's worry free, hassle free, completely free!

### Share Draft Checking benefits include:

- No minimum balance requirements
- Earn interest on every dollar
- No monthly service charge for active accounts
- FREE ATM/Debit Mastercard®
- FREE access to Out-Reach 24/7 Audio, Online, and Mobile Account Applications

- Unlimited use of HRCU ATMs
- Surcharge FREE access to over 30,000 ATMs in the CO-OP network
- FREE first order of checks
- Optional overdraft protection
- Dividends compounded and paid monthly

You won't find better checking anywhere else. For more information, or to open a Share Draft Checking account, visit one of our branch locations or call (570)622-3399. Get the tools and technology you need to manage your finances with confidence at HRCU.

## CONQUER YOUR MOUNTAIN

Master your financial health this year and take advantage of the special balance transfer promotion for HRCU's Platinum Rewards VISA Credit Card.



on all balance transfers between February 1, 2020 and April 30, 2020.

**NO ANNUAL FEE.  
NO BALANCE TRANSFER FEE.  
LOW STANDARD RATE.**

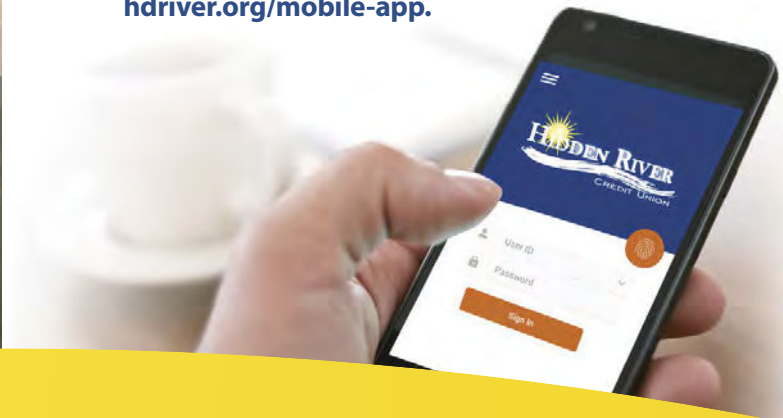
\*APR (Annual Percentage Rate). After the promotional period time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact Hidden River Credit Union for complete details. APR based on credit worthiness and underwriting criteria, see credit disclosure for more information.

## MADE FOR YOU MOBILE

The HRCU Mobile App was designed with you in mind. Save time with a simple login process, made even easier using optional, one-touch Fingerprint Authentication. Within the app, you'll notice a straightforward menu of options, including your most common transactions (transfer money, check balances and more). Enjoy the convenience of our app's Remote Deposit feature, which allows you to deposit a check into your account at any time – giving you seamless, 24/7 access.

HRCU's Mobile App has all the features and security 65123 you need without the hassle of unnecessary steps and outdated technology. Skip the trip and download HRCU's Mobile App today! **For more info.**

**[hdriver.org/mobile-app](http://hdriver.org/mobile-app).**



## FEELING LUCKY? You just might be!

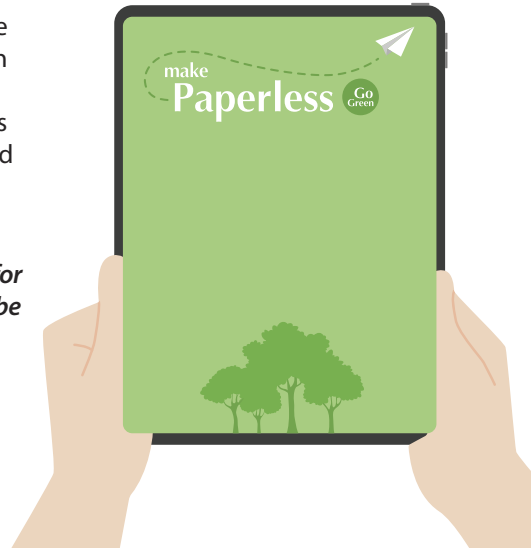
Hidden in this newsletter are three account numbers. If you find your account number printed in the correct order in this issue, you're the winner of \$20.00. Just call us during our regular business hours and we'll deposit the \$20.00 prize to your regular share account. GOOD LUCK!



# PROJECT EARTH DAY RETURNS

The more we do to lessen our impact on the environment today, the longer it will remain sustainable for future generations. Even a small step such as switching to eStatements can help lower our footprint when combined with the efforts of others. Together, we can 7894 make a difference.

*Going paperless saves time and trees! Sign-up for eStatements by Earth Day (April 22) and you'll be entered to win 1 of 3 \$100 VISA Gift Cards. See Official Rules at [hdriver.org/notices](http://hdriver.org/notices).*



## ANNOUNCING

**HRCU's 67th Annual Meeting and Board Election**  
**Monday, April 27, 2020 | 9am**  
**Albert T. Freeman Community Room**  
**Pottsville Office**

*Notice of the meeting is posted in the lobby of all HRCU branch locations and on our website.*

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 2019 Board Meeting. In 2020, Charles Lantz, Linda Bollinger, and Robert Connelly are current members of the Board of Directors running for re-election.

## LOCATIONS & HOURS

### Pottsville

60 Westwood Road  
Pottsville, PA 17901  
P: 570.622.3399 | F: 570.622.5801

### Orwigsburg

629 West 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

### Good Friday

Friday, April 10 – Closing at 1pm

### Memorial Day

Monday, May 25 – Closed

### Independence Day

Saturday, July 4 – Closed

*Attending the annual meeting is one of your rights as a member owner.  
It's one of the many benefits of belonging to HRCU – we hope to see you there!*

