

LATITUDES

FOURTH QUARTER 2020



the Sweater Weather

LOAN EVENT

*As the season changes and temperatures fall,
it's the perfect time to bundle up with a great deal!*

Shopping for a new ride?

Many dealers are hoping to recover pandemic losses by offering incredible end-of-year discounts.

Purchasing the home of your dreams?

Sellers are often more inclined to negotiate in the fall so they can finalize a sale before winter arrives.

Refinancing your current car or home?

Meet with an HRCU Lending Specialist to determine how much we can lower your monthly payment.



RATES
AS LOW AS
1.69%
• APR²

Ask us for a pre-approval and shop with confidence knowing you have an edge either at the dealership or over competing home offers. Take advantage of the savings on your next loan with HRCU's low, affordable rates and high member satisfaction. Close on an auto or real estate loan before year end and you could **WIN FREE COFFEE FOR A YEAR!**¹

¹ Qualifying loans for the Sweater Weather Loan Event include auto: new, used, and refinances; as well as real estate: mortgages, refinances, home equity loans, and home equity lines of credit (HELOCs) funded on or after October 1. One eligible member who received a qualifying auto loan and one eligible member who received a qualifying real estate loan will be randomly selected to receive a \$500 VISA gift card. This amount is equal to roughly two cups of coffee each week for a year. Certain restrictions may apply. For more disclosures and Official Rules, please visit www.hdriver.org/notice/the-sweater-weather-loan-event.

² APR (Annual Percentage Rate). Rates and terms are subject to change without approval or notice.

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

Dear Member,

As you are well aware, the second quarter of 2020 has been a volatile and uncertain time for us all. New challenges and stresses have affected every part of our daily lives, but as in life, your credit union and its dedicated staff and volunteers have learned to adapt and move forward.

Perhaps differently, but always working to overcome. I believe it is what Americans do best and certainly here at the credit union. The reason is simple – our purpose. Serving members is what we do, and particularly in tough times.

Also, like everyone, we have had to adjust and make tough choices. Choices such as cancelling our very popular Member Appreciation Day at Knoebels and postponing the Annual Meeting and Board Election. Considering risks such as how the credit union would have operated if, unfortunately, members of the staff had become ill, were and are issues to work through. Many still remain, but despite the difficulties, we always find a way.

We learned much as well. For one, I witnessed the importance of having accessible emergency money saved in a safe, old-fashioned, and local savings account. Early on, amid great uncertainty, the value of having safe, sufficient, and accessible funds in your own neighborhood was a big relief for many. (If you do not have an emergency fund for yourself or your family – there is no better time to start!)

Another was the ability to access and stay connected to your accounts. While the credit union maintained normal operating hours mostly via drive-up service, there was a significant increase in the use of eServices, including our free, easy-to-use, and cutting-edge mobile app; remote check deposit product; and debit card usage. I am thankful to all the members who have adapted and continue to trust their credit union.

I thank our dedicated staff and committed volunteers for persevering during this volatile and uncertain time. Most of all, thank YOU – our members – for continuing to be the reason our financial cooperative has purpose, in both good times and bad.

In Credit Union Service,

John H. Murga

John H. Murga, CEO



NEW PINE GROVE BRANCH IN 2021!

The Board of Directors is happy to report that during the crisis HRCU was busy completing the purchase of our fifth branch location in Pine Grove, as the credit union continues growing. While the opening date has yet to be selected, as always, you can expect it will open on time and with full service to members in the latter half of 2021.



Each year, HRCU joins credit unions around the world to celebrate International Credit Union Day and raise awareness about what it means for members to have a credit union as their financial partner. This year's global health crisis has been trying for many communities across the globe, but credit unions such as HRCU stayed true to their cooperative principles and stepped up during this time of economic uncertainty. This year's ICU Day theme "Inspiring Hope for a Global Community" reflects 80259 how credit unions contribute to a brighter future by providing financial empowering members.

Visit us on Friday, 10/16, as we celebrate ICU Day and show appreciation for YOU – our amazing members! Grab-n-go snack packs will be distributed to members at all locations as we safely celebrate the occasion.³

³While supplies last. Limit of one per member. Member must be present.



SAVE MORE WITH EASE

Earn a higher yield than standard savings accounts with the flexibility of an HRCU Money Market Account. Enjoy the convenience of making up to 3 free transfers/withdrawals per month. Tiered rate levels offer more for higher balances on deposit.

\$2,500 - \$9,999	0.20%
\$25,000 - \$49,999	0.35%

⁴APY (Annual Percentage Yield). Yields are current as of 10/1/20 and are subject to change without approval or notice. Minimum balance for Money Market Accounts is \$2,500.

WHY CONSIDER AN IRA CD?

Individual Retirement Account (IRA) Certificates of Deposit (CDs) allow you to lock-in CD-style interest in the form of a term-based retirement account, without paying taxes on the balance as it grows. There are many scenarios in which an IRA CD is worthwhile. Maybe you recently left a job and need to transfer or rollover your IRA or you're simply looking for ways to maximize your retirement savings and diversify your portfolio. Additional benefits of an IRA CD include:

- **Multiple options.** Traditional, Roth, or Coverdell Education Savings.
- **Convenient.** Easy to transfer and no waiting period for withdrawals.
- **Affordable.** No maintenance fees like at other institutions.
- **Low Risk.** Safe way to gain interest – insured by NCUA.
- **Local.** Discuss options in person or over the phone on your time.

It's never too early to start setting money aside for retirement! Contact an HRCU Member Service Representative (MSR) for more information.

⁵New money only. Regular IRA contribution limits apply. Due to the complex rules effecting IRAs and ever-changing government regulations, please seek tax advice from a Tax Advisor or Accountant.

⁶Annual Percentage Yield.

IRA
CD SPECIAL⁵

0.85%

• APY⁶

18 MONTHS

MEMBER TIP: PROTECT YOUR DEBIT CARD

Introducing unprecedented, real-time control over your debit card through your smartphone or tablet – with CardNav.

The FREE CardNav app adds another level of security to your debit card by 21749 letting you:

- Control where, when, and how your card is used
- Turn card off and on instantly from a mobile device
- Limit spending to maintain budget goals
- Restrict locations and types of purchases made



Download the FREE CardNav app on the App Store or Google Play. Learn more at hdriver.org/cardnav-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!



CHANGE OF HOLIDAY PLANS

Unfortunately, due to health and safety concerns, we are disappointed Santa won't be making his annual visit to our Pottsville location this year. In lieu of this event, we plan to responsibly hand out holiday goodie bags to kids at all HRCU branches on

FRIDAY, DECEMBER 18.⁷

We look forward to seeing you and your family!

⁷While supplies last 12124.

A YULETIDE CLUB

The holidays are a fun, festive time of year – full of family gatherings, gift giving, decorating, baking, and more! All these activities require a LOT of preparation and can quickly add up, leaving your wallet a little less joyful. Fortunately, you're ready to jingle all the way through this holiday season with the help of your Christmas Club Account.

Christmas Club Accounts matured on Thursday, 10/1/20. You already received a deposit in your savings account, or you can expect to receive a check in the mail soon.

Call or stop by today to learn more about setting up your own Christmas Club Savings Account for next year!



SUPPORT SCHUYLKILL COUNTY

Join our efforts to help feed those in need this holiday season with our annual Thanksgiving food drive. Drop off donations of non-perishable food items at any HRCU location from 10/19 until 11/13. All contributions will be distributed to local pantries within each of the communities we serve.



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

Columbus Day October 12 – Closed

Veteran's Day November 11 – Closed

Thanksgiving Day November 26 – Closed

Day After Thanksgiving November 27 –
Closing at 1pm

Christmas Eve December 24 –
Closing at 1pm

Christmas Day December 25 – Closed

New Year's Eve December 31 –
Closing at 1pm

New Year's Day January 1 – Closed

