

LATITUDES

FIRST QUARTER 2021



GIVE YOURSELF A FRESH START

It's safe to say we are all ready to put 2020 far, far behind us. Setting some personal goals for growth and improvement is a great way to start tackling the year ahead. Research shows the more specific your goals, the more likely you are to succeed. Try to avoid general statements such as "save money." Examples of solid financial goals include:

- **Earn a degree**
- **Get a new car**
- **Establish an Individual Retirement Account (IRA)**
- **Consolidate your credit cards**
- **File your taxes early**
- **Payoff an auto loan**
- **Open a Certificate of Deposit (CD)**
- **Go on a family trip**
- **Buy a new house**

Consider your approach to accomplishing these goals then implement a plan. No matter what you expect to achieve in 2021, know that HRCU is available as a resource to help along the way. With our comprehensive selection of financial products and services as well as general advice and counseling, we are always here to meet your needs.

Due to the complex rules effecting IRAs and ever-changing government regulations, members requesting specific IRA Account type information should contact a credit union member service representative. Please 4790 also seek tax advice from a Tax Advisor or Accountant regarding tax information.

TAX TIP

There's still time to reduce your 2020 tax bill with an IRA contribution. You have until April 15, 2021.¹ Some restrictions may apply, so speak to your tax advisor for details.

***Don't have an IRA?
Consider opening
one at HRCU!***

2021



A HELOC CAN MAKE IT HAPPEN

Why not take the worry out of checking off your to-do list this year? Enjoy a special introductory rate of 2.29% APR² for 12 months when you open a Home Equity Line of Credit (HELOC) at HRCU. With easy and affordable access to funds, the possibilities are endless!

Plan a Vacation or Staycation

Make Home Renovations

Pay Off Higher Interest Debt

Cover the Costs of a Wedding

Pay for Tuition

Apply and get approved for a maximum borrowing amount, but only draw funds from your HELOC when you need them. To find out if a HELOC makes sense for you, call us directly at (570) 622-3399, option 3, to speak with a Lending Specialist.

²APR (Annual Percentage Rate). Rates and terms are current as of 1/1/21 and are subject to change without prior notice. The APR expressed above is a VARIABLE interest rate and applies to an 80% loan-to-value (LTV) Home Equity Line Loan. The applied Interest Rate will equal the major bank Prime Rate plus 0.50% as published in the Wall Street Journal on either January 15th or July 15th of the last calendar period. The interest rate applied cannot increase or decrease more than 2.50% at each potential adjustment. The minimum APR is 4%. The maximum rate can never exceed 18%. A five-year advance period applies with up to a fifteen-year repayment term. Interest rate discount or promotional rate is available for new Home Equity Line of Credit applications and is the effective interest rate for one year from the date of loan origination. Loan will revert to market rate in effect with the expiration of the promotion or discount. No other discounts apply. Rates based on credit worthiness.



ANNUAL MEETING NOTICE

HRCU's 68th Annual Meeting

March or April of 2021

Albert T. Freeman Community Room | Pottsville Office

Notice of the meeting will be posted at all HRCU 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 2020 Board Meeting. In 2021, Robert Stablum and Richard Ketz are current members of the Board of Directors running for re-election.

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 931 see you there!

SIMPLIFY DEPOSITS

It has never been easier to complete transactions in HRCU's Mobile App. Our Mobile Deposit feature allows you to deposit a check with the same convenience and security as an in-branch visit, but with the added benefit of doing it on your time, while on the go, 24/7.

TAP. Select "Mobile Deposit." Then, "Choose Account" for deposit. Enter check amount in "Amount to Deposit."

SNAP. Take photos of the check's front and back. (Be sure to endorse the check.)

DEPOSIT. Confirm deposit details and press "Submit." (Holds will apply.)³



Don't have the app yet? Go to the App Store and download it FREE on your iPhone or Android device.

³Some restrictions apply.

NEW YEAR, NEW WHEELS

Ring in the new year in style in a new vehicle. A low-interest auto loan from HRCU can make your wish come true. You'll enjoy low rates and flexible terms, providing you with a payment you can afford. While it's exciting to shop around and test drive, be sure to put as much time into finding the right financing. When you're searching for competitive auto loan rates, your local credit union is the best place to start.

HRCU Auto Loan Benefits

- Low interest rates
- Auto loan pre-approval
- Convenient online application process
- No pre-payment penalties
- Easy payment options

Whether you're buying your first car or getting an upgrade, the auto loan process is made easier with HRCU's pre-approval for qualified borrowers. Getting pre-approved has significant benefits. First, you'll budget before shopping. You'll also have a low rate in for 30 days. Finally, you'll feel less sales pressure. The dealer will be more apt to negotiate, because you, the buyer, can make an offer immediately.



*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 and applied interest rate. See the LOANLINDER Credit and Security Agreements available at HRCU.

KEEP DOCUMENTS SAFE

In need of a place to keep important documents, such as birth or marriage certificates, vehicle titles, deeds, stock certificates, bonds, or important legal documents? HRCU has safe deposit boxes available for our members to rent in Pottsville. Just ask an HRCU representative for details.



ANNUAL SAFE DEPOSIT BOX PRICES

Small - \$20
Medium - \$40
Large - \$60
X-Large - \$80

MEMBER TIP: STOP PAYING TO USE YOUR OWN MONEY

Looking for an ATM? As an HRCU member, send a text with the zip code of your current location to 91989. Instantly receive a reply with the nearest surcharge-free ATM. Consider adding it to your contacts list to use the next time you are traveling.

Every HRCU ATM is free for members, as well as nearly 30,000 Co-op Network ATMs nationwide. In addition, nearly all Sheetz, Wawa, 7-Eleven and Walmart locations have free ATMs onsite. Stop paying surcharges and enjoy the ease and convenience of our instant text service!



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!

HOLIDAYS LEFT YOU SPENT?

All kinds of dough were used this holiday season – cookie dough, pie dough, playdoh – but one particular type can cause delayed side effects such as anxiety and stress. Whether you over-indulged on incredible deals, you stacked up a tower of high-interest credit card debt, or all of the above, HRCU is here to help. We offer multiple treatment options to help get you back on your feet, worry-free!

- **Personal Loans.** Pay off your credit cards all at once and make one low, fixed-rate monthly payment.
- **Platinum Rewards Visa Credit Card.** Consolidate your other cards into one, at a significantly lower rate, and earn rewards for every dollar you spend.
- **Home Equity Line of Credit.** If you have 20% or more equity in your home, gain the freedom to choose which expenses to cover and when to pay them off.
- **Mortgage Refinance.** Bring your mortgage to HRCU and refinance with us. Not only save money on a better rate, but also pay down holiday debt.



Call 570.622.3399, ext. 3, to schedule a meeting with our Lending Team and decide which option works best for you!

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)

IN THE COMMUNITY



We appreciate all the members and employees who contributed to our Annual Fall Food Drive at the end of the year. With your support, HRCU was able to drop-off donations at four different food pantries throughout Schuylkill County. Together, we helped make a difference!



In December, HRCU members and employees again went above and beyond during our annual Toys for Tots drive. We delivered a sleigh full of fun to children throughout Schuylkill County because of your participation. Thank you to everyone who donated!

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 18 – Closed

President's Day
Monday, February 15 – Closed

Good Friday
Friday, April 2 – Closing at 1pm