

LATITUDES

SECOND QUARTER 2021



FRESHEN UP YOUR SPACE

Spring is in the air! As a time of new beginnings, this season provides the perfect opportunity to clean out the old and bring in the new with these helpful spring-cleaning tips:

- **Focus on One Room at a Time.** Cleaning can easily become overwhelming. Avoid the stress by working on one room (e.g., the kitchen) or task (e.g., refrigerator clean out) then moving onto the next.
- **Always Work Top to Bottom.** Start with higher tasks (e.g., cleaning fans) and work your way down to avoid more dust falling on an already vacuumed floor. (Pro Tip: Vacuuming is best left to tackle last.)
- **Don't Forget the Exterior.** A common phrase is "out of sight out of mind." You spend a lot of your time inside, but there is plenty of cleaning to be done outside as well. (e.g., windows, outdoor furniture, deck, garage door, mailbox, etc.)

Now that your house is sparkling – did you notice any renovation projects you want to tackle this year? Consider a **Home Equity Line of Credit (HELOC)** at HRCU! 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 for home projects, whenever you need it, at a much lower rate.

HRCU Lending Specialists are ready to help determine if a HELOC makes sense for you! Learn more at www.hdriver.org/real-estate-loans



Dear Member,

Like many of you, the holiday season and past few weeks have given me the opportunity to reflect on many things, both personally and professionally. The new year, long winter nights, and beginning of a busy time at the credit union provide me with just the right mix to put things in perspective.

With that reflection comes one thing that seems to hit me a little harder each year as I age - the pace and amount of change. Sometimes we don't adapt to change well, but for the most part it is necessary and positive.

As you have probably noticed, your credit union is changing too. Like me, I hope you see it for good. At HRCU, 2021 will be no different and is already filled with even more change as our professional team members, managers, and Board volunteers commit to working on your behalf to make your credit union even better.

Our primary goal remains to provide you with affordable, fast, reliable, secure, and convenient financial products and services, coupled with the best member experience around.

It is my desire you be reassured knowing as our lives keep changing and the world keeps spinning faster, your credit union will be with you along the way. We remain your friends, family, neighbors, and community. We are in this together, and if it's good for you - it's good for us all.

I wish to thank you for continually thinking of your credit union as a resource, but more than that - as your financial partner.

In Credit Union
Service,

*John H.
Murga*

John H. Murga,
CEO



MEMBER TIP: PROTECT YOUR DEBIT CARD

HRCU offers members a convenient security tool to help protect against debit card fraud and misuse in real time. Download the CardNav app by Co-Op for FREE on your iPhone or Android device and 2550 start enjoying the benefits of card control.

CardNav lets members:

- Turn the 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 the card is used



Learn more at www.hdriver.org/cardnav-app



HIGHER EDUCATION WITHOUT THE HIGHER COST

College can be tough. Paying for it doesn't have to be.

If scholarships, grants, and federal student loans aren't enough, HRCU is here to help. Our private education line of credit will help you responsibly fill funding gaps.

Visit www.hdriver.studentchoice.org or call 855.799.2987 to learn more.

- ✓ Competitive rates
- ✓ Flexible repayment options (including in-school deferment)
- ✓ Easy online application and 24/7 call center support
- ✓ Access your line of credit without reapplying every year

**BRAND
NEW!**

Student Loan Refinancing

If you already have student loans, ask us about bringing them to HRCU. Let us help you save money and reduce your rate!

hdriver.org

ANNUAL MEETING & BOARD ELECTION NOTICE

Due to the on-going pandemic and Governor Wolf's emergency proclamation still in effect, HRCU's Annual Meeting and Board Election will be postponed to a later date again this year to better ensure the safety of members in attendance. Annual Meeting and Board Election information will be provided in the third-quarter edition of the Latitudes newsletter, on HRCU's website, and at all branch offices in early July.

Call for Volunteers!

The Hidden River Credit Union Board of Directors is made up of qualified men and women who are unpaid volunteers that donate their time and energy to ensure the prosperity of the credit union and its members. Each represents you and often decide important decisions regarding the credit union on your behalf.

If you are interested in possibly serving as a volunteer and running for election on the Board of Directors, you may contact Patrick Byrnes, Nominating Committee, at 570-624-4315 for more information.

RELAXATION LOANS

Bringing you peace of mind.

You'll be amazed at how much clarity you gain after removing financial burdens from your life. Start by reducing high monthly expenses and costs of living to help clear your 81477 mind.

- Consider accessing more funds to pay down debt with a **Personal Loan**. You'll have the freedom to choose how the funds are best spent and, as a result, how to spend all the worry-free time you've gained.
- When it comes to your car, excessive monthly payments can contribute significantly to anxiety. Find out how many thousands of dollars you could save over the life of your **Auto Loan** with a quick and easy refinance at HRCU!

Life is too short to stress. Let us provide financial relief while you take all the me time you need.

Four eligible members will win a \$200 VISA gift card for use at the local spa of their choice.*

*Qualifying loans include auto: new, used, and refinances; as well as personal: signature, consolidation, heating oil pre-payment purchase, and alternative heating funded on or after 3/1/21. Two eligible members who received a qualifying auto loan and two eligible members who received a qualifying personal loan will be randomly selected to receive a \$200 VISA gift card for use at the spa of their choice. Certain restrictions may apply. Terms and qualifications are subject to change without prior notice. For more disclosures and Official Rules, please visit www.hdriver.org/notice/relaxation-loans



KNOEBELS NOTICE

Once again, we regret to share our annual Member Appreciation Day at Knoebel's Amusement Resort is postponed until 2022. Although the park does plan to reopen this year, it is difficult to ensure a justifiable number of members would attend and benefit from such an event. We will announce an event date early next year.



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!

NOW ACCEPTING APPLICANTS

HRCU offers two honorary scholarships in recognition of long-serving volunteer members of the credit union's Board of Directors.

- **Virgil C. Scott ("Scotty") Volunteer Community Service Scholarship Award**

As a high school teacher and coach for 37 years, Scotty motivated and inspired his students. He personally volunteered his time as a member of our Board of Directors. Scotty was a credit union advocate for well over 30 years, last serving as HRCU's Treasurer.

HRCU will award two \$1,500 scholarships for community service in 2021. All eligible students who demonstrate an enthusiasm for supporting their community are encouraged to apply.

- **Richard ("Dick") Ketz Athletic and Academic Achievement Scholarship Award**

An educator and coach for more than 30 years, Dick encouraged students to strive for excellence. He was committed to the credit union and served as a volunteer member of our Supervisory Committee and Board of Directors. Dick advocated on behalf of the credit union for more than 40 years, last serving as a credit union Director.

HRCU will award two \$1,000 scholarships for athletic and academic achievement in 2021. All eligible students who demonstrate both athletic and academic excellence are encouraged to apply.

Each demonstrated the values of volunteer service to others, as well as the credit union movements' philosophy of "people helping people." We are proud to offer these scholarship awards in honor of their legacy of service to others.

Completed applications must be postmarked prior to the April 15th deadline. Eligibility and application requirements can be found at www.hdriver.org/scholarships



JOIN PROJECT EARTH DAY

It's almost Earth Day! An occasion celebrated in more than 190 countries to promote awareness about our effect on the environment and encourage individuals to better protect our planet. As part of these efforts, HRCU is encouraging members to go paperless and sign-up for eStatements. It's an easy way we can help reduce waste and lessen our impact while 1547 getting access to statements more quickly!



Earn a bonus for going green – sign-up for eStatements by Earth Day (April 22) and you'll be entered for a chance to win 1 of 3 \$100 VISA Gift Cards. See Official Rules at www.hdriver.org/notices.



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
Mary Ellen Setlock, Director

HOLIDAY CLOSINGS

Good Friday

Friday, April 2 – Closing at 1pm

Memorial Day

Monday, May 31 – Closed

Independence Day

Monday, July 5 – Closed

