

LATITUDES

THIRD QUARTER 2021



POCKETFUL OF SUNSHINE

Summer is here, the weather is hot, and the time is right for some fun in the sun! Plan for plenty of outdoor activities to brighten up the year:

- Wash and detail your ride
- Do yoga in the yard
- Have a bonfire and make smores
- Play cornhole or giant Jenga
- Go fishing
- Go camping (even if it's just in the backyard)
- Setup an outdoor movie night
- Plant a garden
- Tie-dye a shirt or beach towels

Making bigger plans this summer – maybe a family vacation – and need a little extra cash in your pocket? Consider a Personal Loan from HRCU. With our competitive rates and a variety of repayment options, you won't have to worry about how you'll make your trip happen!

Leave those high interest credit cards at home and keep 17595 cool on your vacation – apply for a Personal Loan online or at any HRCU location!

¹APR = Annual Percentage Rate. Rates and terms are subject to change without approval or notice. HRCU makes all final determinations based on credit worthiness and underwriting criteria.

**RATES
AS LOW AS
8.99%
APR¹**

**Up to \$10,000 Loan
Amounts & Terms to
60 Months**



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

A LEGACY OF SERVICE

It is with heartfelt appreciation the HRCU Board of Directors announces the recent retirement of one of its long serving members, Richard "Dick" J. Ketz. Dick made the decision to step down after serving HRCU for more than 40 years.

"The HRCU Board of Directors, management, and entire credit union team wish to thank Dick for his many decades of service, dedication, and leadership. We are all grateful for his volunteer service and admire his ability to be such an effective contributor for so many years. We wish him the best during his well-deserved retirement."

– John H. Murga, CEO.

During Dick's time on the board, HRCU grew from a single field of membership with less than 2,000 members and \$15 million in assets to a county-wide organization serving more than 18,000 members and over \$200 million in assets today.

In honor of Dick's volunteer service, as published in the Spring edition of the newsletter, the Board of Directors has authorized the Richard J. Ketz Honorary Scholarship for Athletic and Academic Achievement. Two annual \$1,000 scholarship awards will be provided to deserving high school seniors who are credit union members.

IT'S A CREDIT UNION TRADITION HRCU's 68th Annual Meeting & Board Election

Tuesday, September 14 at 9am
Albert T. Freeman Community Room
Pottsville Office

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 Gerald Weiss are current members of the Board of Directors running for re-election.

Our annual meeting is a credit union tradition – one you likely won't experience at a stock-held financial institution. We look forward to seeing you there!



WELCOME TO THE BOARD

In February, HRCU's Board of Directors appointed Gerald Weiss to fill the vacated board seat left by Dick Ketz. Mr. Weiss will serve the remaining unexpired term until the next Annual Meeting and Board election, in accordance with HRCU's bylaws.



Mr. Weiss has been a credit union member for more than 50 years and has over 30 years of professional experience as an educator. He retired from Hamburg Area High School where he taught Physics, Chemistry, and Computer Science. Mr. Weiss holds a Bachelor of Science in Education from Kutztown University and a Master of Science in Education from Wilkes University. He has also served as a volunteer and as a board member on several community-related organizations.

Welcome, Mr. Weiss!

MARK YOUR CALENDAR HRCU's Annual Document Destruction Day



Friday, July 16 – from 1 to 5pm
Pottsville Office

Shred Day is almost here! Gather your unwanted documents and have them shredded safely and securely at our Pottsville location. Quantity is limited to two bags, boxes, or bins per member.

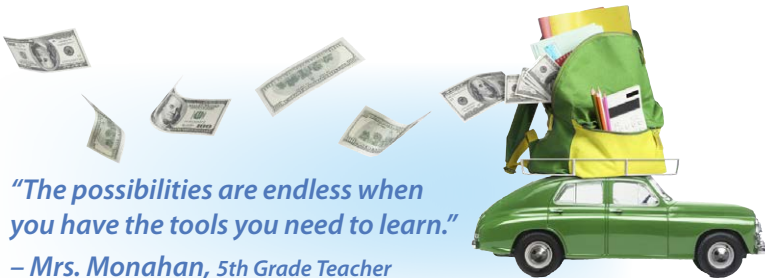
BACK TO SCHOOL WITH HRCU

Whether you're heading off to college or still packing a pencil case, HRCU makes the grade when it comes to getting you back to school!

- **Higher Education Tuition.** If your favorite student is relying on student or parent loans for tuition and there is still a gap in funding, reach out to an HRCU Lending Specialist about our Student Lending Line of Credit. This line has a maximum loan amount of \$60,000 to borrow for undergraduate studies with competitive interest rates, easy online application, and instant decisioning.

Is part of your financial plan to pay for your child's education with the equity in your home? We can help with that too 336 by discussing which Home Equity loan options best fit your situation.

- **Books, Food, & Essentials.** If you need an ATM/Debit MasterCard that doesn't charge outrageous fees – any student or parent knows that HRCU offers the sweetest deal on FREE Checking with 24/7 account access via eServices, including audio, online, and mobile.
- **School Clothes, Supplies, Books, & Other Expenses.** If there's one thing that's certain when your children return to school, it's that last year's clothes won't fit! Consider an HRCU Platinum Rewards Visa Credit Card to help pay for all the back to school "stuff" your children need.



FOR YOUR RECORDS

AS A REMINDER, A COPY OF HRCU'S PRIVACY POLICY CAN BE FOUND ON OUR WEBSITE AT WWW.HDRIVER.ORG/PRIVACY-POLICY OR YOU MAY ASK AN MSR FOR A PRINTED VERSION AT ANY HRCU LOCATION.

Please note that no changes have been made to this policy.

IN THE COMMUNITY

Several members of our HRCU team were honored to participate in the Captain Jason B Jones Memorial Day of Caring in May. We are thankful to the Schuylkill United Way for giving us the opportunity to participate, as well as both the Schuylkill YMCA and Child Development, Inc. for allowing us to do our clean-up projects at their locations.

HRCU is proud to support the community, and we often look for opportunities to get involved.



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!

CLUB ACCOUNTS GET A SUMMER MAKEOVER

HRCU implemented changes to the club accounts at the request of our membership, effective July 1, 2021.



Vacation Clubs.

We understand vacations are often planned at random times throughout the year. To make saving for vacation easier, the annual maturity date of July 1 was removed. Account holders may now make one free withdrawal/transfer per month.²



Tax Clubs.

Since many of our members use this club account for reasons other than tax purposes, we changed the name. Now My Club is your club – you decide why you want to save! My Club will still allow one free withdrawal/transfer per month.²



Christmas Clubs.

Please note Christmas Clubs remain unchanged with an annual maturity date of October 1.

For more information about the new club account structures, visit www.hdriver.org/savings/#club-accounts or feel free to call us at 570.622.3399. Be sure to review the new Schedule of Fees for charges related to club accounts, which can be found on our website at www.hdriver.org/fee-schedule.

²Account holders initiating additional withdrawals/transfers beyond the initial free monthly withdrawal/transfer will incur a fee.

2021 SCHOLARSHIP AWARDS

We added a second set of scholarship awards this year and the application submissions were overwhelming, which resulted in a highly competitive selection process. The 2021 recipients of HRCU's Scholarship Awards are:

Virgil C. Scott Volunteer Community Service Scholarship Recipients of \$1,500



Zachary Morrow

Blue Mountain High School

He plans to attend West Chester University with a focus on the Pharmaceutical Product Development program.

Justin Lescavage

Pottsville Area High School

He plans to attend Villanova University and major in Civil Engineering.

Richard J. Ketz Athletic and Academic Achievement Scholarship Recipients of \$1,000

Maddison Quick

Mahanoy Area Jr/Sr High School

She plans to attend King's College and pursue a career as a Physician Assistant.

John Babinsky

Mahanoy Area Jr/Sr High School

He also plans to attend King's College and pursue a career as a Physician Assistant.

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
Mary Ellen Setlock, Director
Gerald Weiss, Director

HOLIDAY CLOSINGS

Independence Day

Monday, July 5 – Closed

Labor Day

Monday, September 6 – Closed

Although we were not able to present the awards in person this year, we want to use this opportunity to say - congratulations to you all! Good luck 5714 in your future endeavors!