

# LATITUDES

FOURTH QUARTER 2021



## AUTUMN LEAVE & SAVE MORTGAGE REFI

With home prices elevated, it may not be the ideal time to purchase a new home. However, it's a great time to take advantage of historically low interest rates at a local lender you can trust. As a bonus, **receive a \$150 VISA gift card when you bring your mortgage to HRCU from another institution** during the Autumn Leave & Save promotion.<sup>1</sup> For a limited time!

### WHY REFINANCE YOUR MORTGAGE?

- **Take Cash Out** – Use extra funds to make home upgrades, pay off credit cards, or finance anything you'd like.
- **Lower Payment** – Lower your rate and pay less total interest, which is likely to reduce your monthly payment.
- **Possibly Eliminate PMI** – With 20% equity in your home, you can refinance an FHA into a conventional loan.
- **Pay off Sooner** – Securing a shorter-term loan allows you to build equity faster and pay less interest.

*Let us show you how much you'll save when we lower your monthly payment!*

Call 570.622.3399 or stop in today to speak with our Lending Specialists.

Not sure if you should refinance? Request a free, confidential **Credit Review** – together, we can determine the best option to fit your needs.

<sup>1</sup>Existing mortgages at other financial institutions that are refinanced with HRCU, qualify to receive a \$150 VISA gift card during the Autumn Leave & Save – Mortgage Refi promotion. This promotion applies to refinanced mortgages funded on or after 9/15/21 and continues until promotion ends. Terms and qualifications are subject to change without notice.

2APR = Annual Percentage Rate. Rates and terms are current as of 9/7/21 and are subject to change without notice. All loan requests subject to credit approval. See the LOANLINER Credit and Security Agreements available at HRCU.

**CURRENT  
RATES AS LOW AS**

**3.22%  
APR<sup>2</sup>  
30 YEAR**



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

## DID YOU KNOW?

Your credit union solely exists as a service and local resource for helping you!

That may seem obvious to some, but too many times not enough members are aware of how much the credit union is able to help improve their financial lives.

I'm often amazed when receiving feedback from our lending team just how pleased Mr. Smith or excited Ms. Jones was to learn how much money they'll be saving because the credit union was able to help them. It happens often, but frankly, not often enough.

Every day our trusted team members work hard helping members buy or refinance a car, purchase their first home, get the money they need for college, or cut their debt and interest paid to improve their financial life. I wish every member was aware of that fact.

We will always work on your behalf and in your best interest whenever we can, especially to improve your family's financial well-being.

If you haven't already, or are thinking of doing so, I urge you to stop in or contact us to ask how we may be able to help either you or someone you know. There are a lot of people saving big – see if you can too!

Everyone at HRCU, whether it be a member of the staff or a volunteer member of the Board of Directors, is here to help. All you need to do is ask!

In Credit Union Service,

*John H. Murga, CEO*



## ON-THE-GO ACCOUNT INFO

**We want to let you in on a not-so-secret fact – the fastest way to access your statements every month is by signing up for eStatements!**

View, download, or print an electronic copy of 19935 your statement that looks just like the paper version you receive by mail. Plus, your online account will begin to automatically archive every statement for personal access at any time.

### Signing-up is easy!

- Log into your OutReach 24/7 Online Account
- Click on the **Services** tab
- Select **Continue** next to eStatement Preferences
- Choose **Electronic Statements** for Select Statement Type
- Enter your email address and click **Continue**
- Follow the final prompts and you're ready to get eStatements!

**Don't hesitate to give us a call at 570.622.3399 if you have questions or need assistance.**



## OH WHAT FUN IT IS TO EARN REWARDS & SAVE

HRCU's Platinum Rewards VISA Credit Card offers the flexibility you need to make all your holiday purchases, while saving you from paying the high interest rates other cards charge. You'll even earn points for every dollar spent, which can be redeemed for the rewards of your choice.

**Request your HRCU Platinum Rewards VISA Credit Card just in time for the holiday season!**



**Rates as low as 9.99% APR<sup>3</sup>**

**Contactless Transactions**

**Free Balance Transfers**

**Flexible Credit Limits up to \$10,000<sup>3</sup>**

**24/7 Fraud Protection**

**No Annual Fee**

<sup>3</sup>APR = Annual Percentage Rate. APR and credit limit based on credit worthiness and underwriting criteria, see credit disclosure for more information.

## A BRIGHTER TOMORROW

International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. This year's theme, "Building financial health for a brighter tomorrow," reflects the way credit unions, such as HRCU, contribute to a brighter future by working to improve our members' financial well-being. This commitment is at the heart of the mission and bylaws of HRCU.

You're invited to visit us on Friday, 10/22, as we celebrate ICU Day and our promise of helping to build a brighter tomorrow for members! Grab-n-go snack packs will be distributed to members at all locations as we celebrate the occasion.<sup>4</sup>

<sup>4</sup>While supplies last. Limit of one per member. Member must be present.



### CHRISTMAS GOODIE BAGS

We are disappointed to share that Santa won't be making his annual visit to our Pottsville location this season, due to on-going Covid-19 concerns. However, Santa's helpers will provide holiday goodie bags to kids at all HRCU locations on Friday, December 17.<sup>7</sup> We hope you can stop in for some Christmas cheer!

<sup>7</sup>While supplies last.

## ANNUAL FOOD DRIVE

We are once again hosting our annual Thanksgiving food drive to help support those in need throughout Schuylkill County. Non-perishable food items may be dropped off at any HRCU location until 11/13.



## HOLIDAY GIFT-GIVING MADE EASY

It's often incredibly stressful to shop for gifts during the holidays. What if it didn't have to be? Let us make this year's shopping 80506 a breeze with VISA Gift Cards.

**Load up to \$1,000 value**

**Available at all HRCU locations**

**Choose from a variety of card designs**

**Low \$3 activation fee**

**Use anywhere VISA is accepted**

*A great way to give the gift of anything – pick one up today!*

**VISA**

## 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!

## LOCAL FEATURE – VISION



Schuylkill County's VISION has been involved with projects that make a difference throughout Schuylkill County since 1998. VISION builds effective collaborations with partners and community organizations to address county issues such as health & wellness, quality of life, arts & culture, economic growth, and the importance of community.

VISION's Job: Bring groups together, help them find the resources to be successful, and communicate their good work to the county.

As Schuylkill County moves forward, VISION will continue to facilitate collaborations that focus on county success. This important work is supported through grants, donations, sponsorships, and fundraisers – including VISION of Beauty Art Raffle and Spooky Schuylkill 5k.

**HRCU proudly supports VISION and the work they do to create connections for a better community!**



*Looking for a fun family fall 5k?*

*Visit [schuylkillvision.com/events](http://schuylkillvision.com/events) for Spooky Schuylkill 5k and other fundraiser details.*

## CLUB FUNDS ARE COMING TO TOWN

If you're a Christmas Club account holder, you're ready to buy all you want for Christmas and more! Smart planning and sensible saving throughout the year have you that much closer to checking off your entire holiday shopping list.

On Friday, 10/1/21, all Christmas Clubs matured. Look for your check in the mail or a deposit in your savings account.

**Call us with any questions regarding your club account – including 518 how to join!**



## 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

### Columbus Day

Monday, October 11 – Closed

### Veteran's Day

Thursday, November 11 – Closed

### Thanksgiving Day

Thursday, November 25 – Closed

### Day After Thanksgiving

Friday, November 26 – Closed at 1pm

### Christmas Eve

Friday, December 24 – Closed at 1pm

### Christmas Day

Saturday, December 25 – Closed

### New Year's Eve

Friday, December 31 – Closed at 1pm

### New Year's Day

Saturday, January 1 – Closed