

LATITUDES

FIRST QUARTER 2022



STOP STRESSING... START LIVING!

Let HRCU eliminate your financial stress in 2022 with a **FREE** balance transfer! Consolidate your credit card debt into one low monthly payment and 3168 start saving money with interest as low as **9.99% APR**.¹

¹APR = Annual Percentage Rate. APR based on credit worthiness and underwriting criteria, see credit disclosure for more information. Learn more at www.hdriver.org/credit-cards.

RATES
AS LOW AS
9.99%
APR¹



**DON'T HAVE
A CONTACTLESS
HRCU PLATINUM
REWARDS VISA
CREDIT CARD?
APPLY
TODAY!**

ANNUAL MEETING NOTICE

HRCU's 69th Annual Meeting
March or April of 2022
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 2021 Board Meeting.

In 2022, George Zwiebel and Mary Ellen Setlock are current members of the Board of Directors running for re-election.

We hope to see you there!

STATEMENT REFRESH

You may have already noticed HRCU's statements were refreshed with a new look. All the same important account information – just with a cleaner layout! The eStatements section of your online account was also given a remodel. If 65406 you have any questions about these changes, please reach out to us directly at 570.622.3399, option 2.

Enroll in eStatements! Easily sign-up through your online account by clicking on the Services tab and following the prompts for eStatement Preferences. Once enrolled, you'll enjoy access to a 24-month electronic record of statements conveniently stored all in one place.

FROM OLD TO NEW IN 2022

Here's to a bright New Year and a farewell to the old...

including your car! Finally make the change and lock in a great deal 107 on a new or used set of wheels before rates go up.

AUTO LOANS
NEW - USED - REFI
RATES AS LOW AS

2.99%
APR²



We make your car buying experience easy with our convenient online (or in person, if preferred) application and pre-approvals! Visit www.hdriver.org/vehicle-loans for more info.

2APR = 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. HRCU makes all final determinations regarding the vehicle value and applied interest rate. See the LOANLINER Credit and Security Agreements available at HRCU.

WE APPRECIATE OUR MEMBERS

The Board of Directors, Management, and Staff would like to take a moment to thank you – our valued members – for choosing Hidden River Credit Union. We understand you have many options to choose from when selecting a financial institution, yet you remain committed to the credit union. HRCU will continue our mission to meet your financial needs by providing high quality, low-cost financial products and services – throughout 2022 and beyond!



FEELING LUCKY? You just might be!

Hidden in this newsletter are three account numbers. If you find our 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!



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

George Zwiebel, President
Mary Ellen Setlock, Vice President
Robert Stablum, Treasurer
Linda Bollinger, Secretary
Charles Lantz, Director
Robert Connelly, Director
Gerald Weiss, Director

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day

Monday, January 17 – Closed

President's Day

Monday, February 21 – Closed

Good Friday

Friday, April 15 – Closing at 1pm



www.hdriver.org