

LATITUDES

SECOND QUARTER 2022



MAKE YOUR HOUSE YOUR HOME

If you're finally ready to make those long-awaited home renovations, a great option to cover the cost is an **HRCU Home Equity Loan**.¹ By borrowing against the difference between the value of your home and what you still owe (the equity), you can obtain a one-time, lump-sum of the new loan amount.

You may use the cash from your loan to pay for anything at all! Some members have consolidated student loans, paid off high-interest credit cards, planned fun family vacations, or installed the pool they always wanted – the choice is yours!



Easily apply online, call, or stop in today to speak with an HRCU Lending Specialist!

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

\$1,000 SCHOLARSHIP OPPORTUNITIES

We offer two honorary scholarship awards annually in recognition of volunteer members of HRCU's Board of Directors.

VIRGIL C. SCOTT ("SCOTTY")
Volunteer Community Service Award

In honor of Scotty's legacy of service as a teacher, coach, volunteer, and credit union advocate for more than 37 years, HRCU will award two - \$1,000 scholarships for community service in 2022.

RICHARD ("DICK") KETZ
Athletic & Academic Achievement Award

In honor of Dicks's commitment to teaching, coaching, volunteering, and advocating for more than 40 years, HRCU will award two - \$1,000 scholarships for athletic and academic achievement in 2022.

Completed applications must be postmarked prior to the April 30th deadline. Eligibility and application requirements can be found at www.hdriver.org/scholarships.



IT'S BACK – PROJECT EARTH DAY!

This year, HRCU is yet again joining an international effort to promote awareness about our effect on the environment. Earth Day helps 22832 shed light on ways we can work together to keep our planet sustainable. Even a small step such as switching to eStatements can help lower our footprint.

Going paperless saves time and trees! Sign-up for eStatements by Earth Day (April 22) and you'll be entered to Win 1 of 3 - \$100 VISA Gift Cards. See Official Rules at hdriver.org/notices.

A BETTER WAY TO PAY FOR COLLEGE

Need a private student loan to help fill educational funding gaps? Borrow from HRCU to achieve 80872 your higher education without the higher cost. You'll find our **Student Choice Line of Credit** offers lower rates, flexible repayment options, and education support to help your student make wise financial decisions – now and in the future.

STUDENT LOAN REFINANCING
Already graduated from college with several overwhelming student loans?
Consolidate and reduce your rate when you bring them to HRCU!



Let our experts help you save when paying for tuition! Learn more at www.hdriver.studentchoice.org.

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

Good Friday
 Friday, April 15 – Closing at 1pm

Memorial Day
 Monday, May 30 – Closed

Independence Day
 Monday, July 4 – Closed



ANNUAL MEETING NOTICE

HRCU's 69th Annual Meeting & Board Election
Thursday, April 14, 2022 at 9 am
Albert T. Freeman Community Room | Pottsville Office

Notice of the meeting is 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.

Attending the annual meeting is one of the many benefits of belonging to HRCU – it's your right as a member-owner!

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!