

LATITUDES

FIRST QUARTER 2023



LET IT GO DON'T GET LEFT OUT IN THE COLD THIS WINTER... INSTEAD, FIND YOURSELF A RELIABLE NEW RIDE!

No one has time to deal with car troubles, and honestly you deserve better. Let HRCU's Lending Team help get you into a better, more dependable vehicle!

RATES AS LOW AS
2.99%
APR*

Easily apply online at
www.hdriver.org/applications.

1APR (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 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 Credit and Security Agreements available at HRCU.



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

GIVING BACK TO THE COMMUNITY

FALL FOOD DRIVE

It was yet another successful year for HRCU's Fall Food Drive. We collected donations at all locations in support of local area pantries. Thank you to the members and employees who contributed to our cause!



TOYS FOR TOTS

HRCU appreciates everyone who brought in toys for children throughout Schuylkill County during the holiday season 560. We are always considered a prime pick-up location due to the massive amount of donations we receive – all thanks to you!



PINE GROVE DEBUT

HRCU's Pine Grove branch is officially open!

We held our Holiday Open House, including a Meet & Greet with staff on Saturday, December 3rd in conjunction with the community's 2nd Annual Christmas Stroll in the Grove. HRCU team members enjoyed meeting Pine Grove residents and sharing the benefits of membership. The Pine Grove location will maintain regular HRCU business hours.



Welcome to all our newest members!

APPLY FOR AN HRCU SCHOLARSHIP

We award honorary \$1,000 scholarships to four students each year in recognition of two volunteer members of HRCU's Board of Directors.

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

**The Richard ("Dick") Ketz
Athletic & Academic Achievement Award**



Learn more about award criteria, eligibility, and application requirements at www.hdriver.org/scholarships.

RECOVERING FROM THE HOLIDAYS

It's easy to get carried away on spending when you're in the Christmas spirit. But now that the holidays are over, you may be left with some hefty bills.

Consider one of HRCU's many loan products to help you pay down your balances sooner, and save money:

- **Personal Loans.** Pay off your credit cards all at once and make one low, fixed-rate monthly payment.
- **Platinum Rewards Visa Credit Card.** Consolidate your other cards into one, at a significantly lower rate, and earn rewards for every dollar you spend.
- **Home Equity Line of Credit.** If you have 20% or more equity in your home, gain the freedom to choose which expenses to cover and when to pay them off.
- **Mortgage Refinance.** Bring your mortgage to HRCU and add a little extra to the total loan amount. Not only save money on a better rate, but also pay down holiday debt.



Our Lending Team is ready to listen to your needs and help find a solution that works for 4027 you.

CALL 570.622.3399, EXT. 3 TO SCHEDULE AN APPOINTMENT TODAY!

ANNUAL MEETING NOTICE

HRCU's 70th Annual Meeting

March or April of 2023

**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 2022 Board Meeting. In 2023, Linda Bollinger, Charles Lantz, and Robert Connelly are current members of the Board of Directors running for re-election.

We hope you'll join us!

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. Just call us during our regular business hours and we'll deposit the \$20 prize to your account. GOOD LUCK!

Thank
you
ALL

We know you could go anywhere when it comes to choosing a financial institution, and we appreciate your commitment to the credit union. The Board of Directors, Management, and Staff would like to take a moment to thank you – our valued members – for choosing HRCU. We look forward to continuing to provide you with exceptional member service – throughout 2023 and beyond!

ROUTINE ANNUAL AUDIT MESSAGE

CrossState Solutions, Inc. has been contracted by your credit union to conduct a member account verification. Please report any discrepancies on your accounts in writing to: CrossState Solutions, Inc. Audit Services, 4309 North Front Street, Harrisburg, PA 17710-1618. Balances will be considered correct unless otherwise notified within 30 days. Thank You.

AVOID THE WAIT WITH MOBILE



Go to the App Store and download the FREE Hidden River Credit Union App on your iPhone or Android device, and experience the convenience of managing your account at your fingertips 80204.

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

Hometown

32 Mahanoy Avenue
Tamaqua, PA 18252
P: 570.668.1776 | F: 570.668.1177

Pine Grove

29 East Pottsville Street
Pine Grove, PA 17963
Phone: 570.622.3399
Fax: 570.622.5801

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 16 – Closed

President's Day
Monday, February 20 – Closed

Good Friday
Friday, April 7 – Closing at 1pm