THIRD QUARTER 2022



ENJOY THE RIDE

Make it a breeze to get where you're going with an HRCU Auto Loan!

- Low, Fixed Interest Rates
- Quick & Easy Application (Online or In-Person)
- Pre-Approval for Qualified Borrowers
- No Application Fee
- Flexible Payment Options
- Up to \$70,000 Loan Amounts
- Terms to 90 Months

Refinancing Options Available - With the Highest NADA Used Car Value

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 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 from the credit union.

RATES AS LOW AS 299% APR'

GREEN BUTTON FOR



No matter how you choose to spend – whether shopping for groceries, filling your gas tank, or making online purchases – use your HRCU Debit Card as a credit transaction. It's the fastest and easiest way to access your funds!



Gather your unwanted documents and join us for Shred Fest!² Watch as your documents are shredded safely and securely during our FREE drive-thru shredding event.

2 Quantity is limited to two bags, boxes, or bins per member.



MEMBER APPRECIATION DAY AT KNOEBELS

Join your fellow HRCU members as we celebrate our most important priority – YOU! The HRCU Board of Directors invites you and your family to attend our annual Member Appreciation Day festivities at Knoebels Amusement Resort on Saturday, August 27, 2022. It's sure to be a great time filled with food, fun, and good company. In addition to enjoying a FREE lunch, which will be served promptly from 11:00am until 12:00pm, each member will receive a complimentary \$5.00 book of tickets.

TO ATTEND:

You must be a member of record on, or before, April 1, 2022. You must also register by Friday, July 22, 2022.

Contact a Member Service Representative today at 570.622.3399 to register, and to ask any questions you may have. Park tickets will only be available at the event registration table. Members must be present to receive tickets.

Non-members are welcome to attend; however, non-members are charged (at the time of registration) \$10.00 for lunch service, and tickets are not included. Whether you're enjoying the rides, taking a swim in the crystal pool, or just enjoying a free day at the park – Knoebels has something for everyone!



SWEETEN YOUR SUMMERYour plate is already full when it comes to work and family,

but we 40122 know there is also a lot you want to accomplish in the spare time you can find. Let us help you get more done with an HRCU Personal Loan!

Make it easy to buzz through that honey to-do list!





3APR (Annual Percentage Rate). Rates and terms are subject to change without approval or notice. All loan requests subject to credit approval. See the LOANLINER Credit and Security Agreements available at HRCU. Eligibility limited to personal loans funded on or after 5/1/2022 with a minimum loan amount of \$5,000.

SCHOLARSHIP RECIPIENTS

Congratulations to the 2022 recipients of HRCU's \$1,000 Scholarship Awards:

Virgil C. Scott Volunteer Community Service Scholarship

Abigail Adams – Minersville Area High School She plans to attend Lebanon Valley College, majoring in Psychology.

Allyson Babinsky – Mahanoy Area Junior/Senior High School She will major in Physical Therapy and also plans to attend Lebanon Valley College.

Richard J. Ketz Athletic and Academic Achievement Scholarship

Lindsay Kutz – Blue Mountain High School

She plans to attend Widener University, majoring in Nursing and playing basketball.

John Adams – Minersville Area High School

He will major in Criminal Justice and also plans to attend Lebanon Valley College.



FEELING LUCKY? You just 1041 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!

CHECK REFRESH

New custom checks are now available! The next time you're running low, visit our website at www.hdriver.org/member-services/#check to order online or complete the form with an MSR.



PLEASE NOTE

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. This is intended as a reminder to members and no changes were made to the policy.



The lobby ATM at HRCU's Pottsville location is returning soon to provide alternate service options for members.



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

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

Independence Day Monday, July 4 – Closed

Labor Day

Monday, September 5 – Closed



