

LATITUDES

FOURTH QUARTER 2022



ELEVATE YOUR SPACE THIS FALL

Extra cash could fill your wallet when you access the equity in your home through an HRCU Home Equity Loan or Line of Credit (HELOC). For a limited time, it's basically free.

- **Quick & Easy Application**
- **Loan & Credit Line² Amounts up to 80% of Appraised Value (minus balance of first mortgage)**
- **Extended Repayment Terms up to 15 Years**
- **Competitive Interest Rates**

Give us a call to meet with an HRCU Lending Specialist and get one step closer to the home you've always wanted this autumn season!

¹Borrower will receive up to \$500 toward closings costs on a new Home Equity Loan or Home Equity Line of Credit ("HELOC"). Offer available for qualifying loans and credit lines completed on or after 8/15/22.

²HELOCs feature a variable interest rate and are limited to an 80% loan-to-value (LTV). The applied interest rate will equal the major bank Prime Rate plus 0.50% as published in the Wall Street Journal on either January 15th or July 15th of the last calendar period. The interest rate applied cannot increase or decrease more than 2.50% at each potential adjustment. The minimum APR (Annual Percentage Rate) is 4.00%, and the maximum rate can never exceed 18.00%. The minimum loan amount is \$10,000 (credit line), and the minimum advance is \$500. Monthly payment may vary. HELOCs have a five-year advance period with up to a fifteen-year repayment term.



**\$500
OFF CLOSING
COSTS¹**



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

IN THE KNOW

Normally, this space is reserved for a relevant or specific issue I wish to communicate directly to the membership. This remains the case, but in this instance, there are several issues worth noting:

- **New Pine Grove Branch** – We look forward to opening a new full-service branch in Pine Grove. Look for the announcement of the opening soon.
- **Service Enhancements** – HRCU continues to work to improve its service commitment to you. Enhancing technology services that provide fast, convenient, and secure methods of performing account transactions is one way we keep you connected to your finances. The HRCU team has begun efforts to upgrade and enhance our digital services platforms. Look for more information in the coming months.
- **Commitment to Financial Literacy** – We believe in the importance of financial education. HRCU is committed to assisting members and those within the community with financial preparedness throughout life's stages. As a credit union originally founded by educators, financial literacy education remains one of HRCU's primary missions. More resources, education, and support efforts of this mission will continue in the months ahead.
- **Call for Board Candidates** – HRCU's Board Nominating Committee is seeking qualified and mission-driven volunteer members to provide effective governance with a professional focus on the credit union. Experience with finances, service standards, policy, and risk management issues are helpful. Interested candidates should forward in writing their name, contact information, relevant experiences, and a summary of interest in serving to the Nominating Committee at HRCU's Pottsville address. Board elections are held at the annual meeting in the spring.
- **Service Driven Careers** – Are you or someone you know interested in a new career? If so, I encourage you to seek out potential opportunities available at HRCU. As we have all experienced, the current labor market is unlike anything in our history and has created new opportunities for motivated individuals seeking change. If you are service driven and seek a work culture in which employee engagement and career development are important factors, I encourage you to consider HRCU. Visit www.hdriver.org/career-opportunities for currently available positions.

In Credit Union Service,
John H. Murga, CEO



BETTER RIDES START WITH A BETTER RATE

REFINANCE

YOUR AUTO LOAN

FOR A RATE
AS LOW AS

2.99% APR³

PLUS, GET \$300 WHEN YOU REFINANCE YOUR AUTO LOAN AT HRCU!⁴

We want your focus to be on how you'll ride, not how you'll afford it. That's not all, you'll also get great perks like:

Flexible terms

An easy, online application

Pre-approval options

No pre-payment penalties

Low-cost insurance add-ons

And more!

Take advantage of low rates and cash back today at HRCU! Visit us in person or online at www.hdriver.org/vehicle-loans.

3APR = 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, Kelley 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.

4Existing auto loans at other financial institutions that are refinanced with HRCU and exceed \$20,000 at the time of funding qualify to receive the \$300 bonus offer. This offer applies to refinanced auto loans funded on or after 9/1/22. All qualifying loans will receive a \$300 deposit to their HRCU account 30 days after loan funding. Terms and qualifications are subject to change without prior notice.



hdriver.org

All Things **FALL BRINGS**

HOLIDAY CHEER ACCOUNTS

The best way to spread Christmas cheer... is having money set aside all year! Christmas Club accounts matured on 10/1/22. You'll 82423 either receive a check in the mail or a deposit in your savings account.

There's room for everyone on the nice list – visit us at any location or call to learn more about how you can open a Christmas Club account for next year.

COMMUNITY FOOD DRIVE

Non-perishable food items will be collected at all HRCU locations from 10/14/22 until 11/14/22 in support of local food pantries within each of the communities we serve. Join our 1713 efforts to help others this holiday season because – together, we CAN make a difference.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

INTERNATIONAL CREDIT UNION DAY

On the path to financial well-being, HRCU understands you may need help along the way. Someone to lift you up over the bumps in the road. As you reach high to fulfill your financial goals, know that HRCU is always by your side, helping to "empower you and your financial future."

In celebration of International Credit Union (ICU) Day® and our members, HRCU invites you to visit us on Friday, 10/21/22, to pick-up a gift bag⁵ and enjoy some treats on us!

⁵Available while supplies last.

THE EXTRA NICE LIST

HRCU enlisted the help of Santa's elves to prepare holiday goodie bags for the kids again this year. Jingle all the way 307 to any HRCU location beginning **FRIDAY, DECEMBER 16, 2022,** and pick up some holly jolly fun!⁵

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!

BE MERRY AND WARM

Worried about how you're going to afford heating oil when temperatures drop this winter? Let HRCU help with our Home Heating Loans!

- **Low, Fixed Interest Rates**
- **Quick & Easy Application (Online or In-Person)**
- **Pre-Approval for Qualified Borrowers**
- **No Application Fee**
- **Flexible Payment Options**
- **Up to \$7,500 Loan Amounts**
- **Terms to 60 Months**

RATES AS LOW AS
8.99%
APR⁶

6APR = Annual Percentage Rate. Rates and terms are subject to change without approval or notice. The interest rate applied may be higher based on the applicant's credit score, debt ratio, or other factors. HRCU makes all final determinations regarding applied interest rate. See the Credit and Security Agreements available at HRCU.



VALUABLES STORAGE

Safe Deposit Boxes provide peace of mind at minimal expense by offering secure storage for valuable items ranging from personal documents and legal papers to fine jewelry and heirlooms. HRCU offers this security-enhancing service exclusively at our Pottsville location. Call or stop by to learn more!



ANNUAL SAFE DEPOSIT BOX PRICING

Small: \$20
Medium: \$40
Large: \$60
X-Large: \$90



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

Columbus Day

Monday, October 10 – Closed

Veteran's Day

Friday, November 11 – Closed

Thanksgiving Day

Thursday, November 24 – Closed

Day After Thanksgiving

Friday, November 25 – Closed at 1pm

Christmas Day

Monday, December 26 – Closed

New Year's Day

Monday, January 2 – Closed

