

LATITUDES

SECOND QUARTER 2023



EQUITY TODAY – POSSIBILITIES TOMORROW

Turn the equity you have in your home into endless possibilities with an **HRCU Home Equity Loan** or **Home Equity Line of Credit (HELOC)**.¹ Decide which product best fits your financing needs when you compare each feature.

	Home Equity Loan	HELOC
Loan Amount	80% of Appraised Value up to \$200,000 (minus what you owe)	80% of Appraised Value up to \$200,000 (minus what you owe)
Fund Accessibility	One Single, Lump Sum Amount	Withdraw Multiple Times
Fund Availability	One Time, Up-Front Amount	Draw Upon When Needed
Loan Repayment	Set Monthly Payment	Payment Based on Percentage of Balance
Loan Term	Up to 15 Years	Up to 15 Years (with a 5-year draw period)

Make your dreams a reality when you access your home's equity! Pay off high-interest credit cards, install the pool you always wanted, consolidate student loans, or plan a fun family vacation – the choice is yours!

**CALL OR STOP IN TO SPEAK
WITH AN HRCU LENDING
SPECIALIST TODAY!**

¹All loans and lines of credit are subject to credit qualification, credit worthiness, and other factors. Please visit www.hdriver.org for rate information.



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

START THE KNOEBEL'S KOUNTDOWN

Once again, we will be hosting our annual Member Appreciation Day in 2023 at Knoebel's Amusement Resort. Join HRCU employees and members of the board for a fun filled day at the park on August 26th!

More information coming soon.



INVEST IN OUR PLANET – PROJECT EARTH DAY

Let's come together in partnership with the planet. Join HRCU's efforts to help preserve the earth by 41111 going paperless and signing up for eStatements. It's a small step toward a greener and more prosperous future while getting access to statements more quickly!

Save 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 www.hdriver.org/notices.



COLLEGE PREP 101

The cost of tuition continues to rise, forcing many students and families to resort to higher-cost private student lending loans to fill funding gaps. As a not-for-profit lender, HRCU has a unique ability to help members and families by offering our Student Choice private lending solution. Our loans offer flexible re-payment terms, a lower interest rate, and deferment of interest and principal while in school. With these features and more 754, it pays to choose HRCU for your student loan needs! Learn more at www.hdriver.org/student-loans.



FINANCIAL AID SEMINAR

JOIN US FOR A FREE, NO OBLIGATION SEMINAR AT HRCU'S ALBERT T. FREEMAN COMMUNITY ROOM IN POTTSVILLE ON MAY 2, 2023 AT 6:00PM.

Attend our seminar to get expert advice on the application process for scholarships and grants, FAFSA, as well as federal and private student loans

Please call 570.622.3399 to reserve your seat before Friday, April 21, 2023.

DIRECTORS

NEEDED!

The Hidden River Credit Union Board of Directors is made up of qualified men and women who donate their time and energy to ensure the prosperity of the credit union and its members. Each director represents you and often decides important decisions regarding the credit union on your behalf.

If you are interested in possibly serving as a professional representative and running for election as a member of the Board of Directors, you may contact Patrick Byrnes, Nominating Committee, at 570-624-4315 for more information.

ANNUAL MEETING & BOARD ELECTION

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.

Notice of the meeting will be posted in the lobby of all HRCU branch locations and on our website.

HRCU's Annual Meeting is a credit union tradition – one you likely won't experience at a stock-held financial institution. We look forward to seeing you there!



10 DO'S AND DON'TS WHEN BUYING A VEHICLE

Purchasing a new vehicle can be an exciting process, but looking for financing can be stressful. Hidden River makes the process easy with our low interest rates, pre-approval for qualified buyers, and convenient online application process. Here are some tips to avoid the mistakes many of us make when buying a new vehicle.

1. Do get pre-approved at Hidden River Credit Union before shopping.
2. Do determine your car buying budget.
3. Do search for a vehicle that fits your lifestyle.
4. Do your research online before visiting the dealerships.
5. Don't shop at only one dealership.
6. Do test drive all vehicles you are interested in.
7. Do consider the total cost of ownership.
8. Don't forget about promotions and rebates.
9. Don't rely on dealer financing.
10. Do negotiate at the dealer to get the best deal.

If you follow these tips and take advantage of the affordable financing at Hidden River, you will find a vehicle that best fits your needs.

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 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.



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!

MORE SECURITY & CONTROL

Set the terms for when, where, and how your debit card is used – anytime, anywhere. With the CardNav app, control all aspects of your debit card via a smartphone. Not only 2802 is this convenience at your fingertips, but it helps protect against debit card fraud or misuse in real time.

CardNav enables members to:

- Turn the card off and back on again, in seconds
- Use GPS to control transactions within a designated location
- Limit card use to specific merchants or purchases
- Control spending by setting limits to match your budget
- Receive real-time notifications when the card is used

Download the free CardNav app on either the App Store or Google Play. Learn more at hdriver.org/cardnav-app



2023 SCHOLARSHIPS

HRCU offers four \$1,000 honorary scholarships each year in acknowledgment of former, long-serving volunteer members of the credit union's Board of Directors.

- **Virgil C. Scott ("Scotty") Volunteer Community Service Award**
HRCU will award two scholarships for community service in recognition of Scotty's legacy of service as a teacher, coach, volunteer, and credit union advocate for more than 37 years.
- **Richard ("Dick") Ketz Athletic and Academic Achievement Award**
HRCU will award two scholarships for athletic and academic achievement in recognition of Dick's commitment to teaching, coaching, volunteering, and advocating for more than 40 years.

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



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
P: 570.622.3399 | F: 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

Good Friday

Friday, April 7 – Closing at 1pm

Memorial Day

Monday, May 29 – Closed

Independence Day

Tuesday, July 4 – Closed

