

LATITUDES

THIRD QUARTER 2023



WHEN LIFE GIVES YOU LEMONS

ACCESS THE EQUITY IN
YOUR HOME WITH A LINE
OF CREDIT AND...

*APR (Annual Percentage Rate). Home Equity Lines of Credit (HELOCs) feature a variable interest rate and are limited to an 80% loan-to-value (LTV). The interest rate adjusts on a semi-annual basis in January and July each year based on the Prime Rate. The interest rate applied cannot increase or decrease more than 2.50% at each potential adjustment. The minimum APR is 4.00% and the maximum rate can never exceed 18.00%. The minimum HELOC loan amount is \$10,000 and the minimum advance amount is \$500. Monthly payment may vary. HELOCs have a five-year advance period with up to a fifteen-year repayment term.



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

REMINDER

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. Please note that no changes were made 1918 to this policy.

ONLINE & MOBILE UPGRADE – COMING SOON

This fall, a new and fully integrated digital platform will roll out for HRCU members. Multiple accounts in one location, easier account management, card control functionality, and a more simplified member experience are just a few of the exciting new features!

We are confident this best-in-class digital solution will make life easier for HRCU members.



SCHOOL'S OUT FOR SUMMER

Let the fun begin with tons of outdoor plans for the kids (or even grandkids)! Check out these ideas to help you make the most of all the sunny days ahead.

Picnic in the Yard
Read Books in the Shade
Make Homemade Bird Feeders
Sensory Play with a Water or Sand Table
Draw Sidewalk Chalk Art
Setup an Outdoor Movie Night
Nature Scavenger Hunt
Splash through Sprinklers
Catch Fireflies in Mason Jars
Fly a Kite on a Windy Day

Need to freshen up your outdoor space?
Enjoy 7753 the flexibility and freedom
of an HRCU Personal Loan!

Contact our Lending Team today
at 570.622.3399, option 3.





WE WOULD LIKE TO CONGRATULATE THE 2023 RECIPIENTS OF HRCU'S \$1,000 SCHOLARSHIP AWARDS:

Virgil C. Scott Volunteer Community Service Scholarship

Madison Bensinger – Schuylkill Haven Area High School
She plans to attend DeSales University and pursue a career as a Physician Assistant.

Braeden Jones – Minersville Area Jr/Sr High School
He plans to major in Cybersecurity Analytics & Operations at Pennsylvania State University.

Richard J. Ketz Athletic and Academic Achievement Scholarship

Samantha Houtz – Schuylkill Haven Area High School
She plans to attend Millersville University, majoring in Mathematics.

Raymond Snyder, Jr. – Minersville Area Jr/Sr High School
He plans to major in Engineering at Pennsylvania State University.

Wishing you the best in your higher education pursuits and all future endeavors!

IN THE COMMUNITY

HRCU was happy to participate in the Captain Jason B Jones Memorial Day of Caring in May. We are thankful to the Schuylkill United Way for giving our team of volunteers the opportunity to participate – as well as to the Salvation Army in Pottsville for allowing us to do our shed repairs, mural painting, and clean-up projects at their facility.

JOIN US FOR SHRED DAY

Mark your calendar for
Friday, July 28, 2023!

Bring your old and unwanted documents to have them shredded securely during our FREE drive-thru shredding event from 1-4pm. Limit of two bags/boxes per member.



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!



MEMBER APPRECIATION DAY

JOIN YOUR FELLOW HRCU MEMBERS AS WE CELEBRATE OUR MOST IMPORTANT PRIORITY – YOU!

HRCU's Board of Directors invites you and your family to attend our annual Member Appreciation Day festivities at Knoebels Amusement Resort on Saturday, August 26, 2023. 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 11am until 12pm, each member will receive a complimentary \$10 book of tickets.

To Attend: You must be a member of record on, or before, April 1, 2023. You must also register by Monday, July 31, 2023.

Contact a Member Service Representative today at 570.622.3399 to register, or to ask any questions. 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) \$12 for lunch service, and park 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 16523 something
for everyone!**

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

Independence Day

Tuesday, July 4 – Closed

Labor Day

Monday, September 4 – Closed

