

LATITUDES

FOURTH QUARTER 2023



AHEAD OF THE CURVE SIMPLIFY YOUR LIFE WITH HRCU'S STUDENT LOAN REFINANCE SOLUTION.

Easily streamline both your private and federal student loans into one consolidated monthly payment while potentially lowering your rate. Take control of your student loan debt, and visit us at any location or call to speak with a Lending Specialist for more information.

***Empower your future
when you refinance your
student loans today -***

**FIXED RATES
AS LOW AS**

**5.69%
APR²**

**FOR A
LIMITED TIME**

RECEIVE A

\$250

REFI BONUS!¹

¹Existing student loans at other institutions that are refinanced or consolidated with an HRCU Student Choice loan, qualify to receive a \$250 deposit in their HRCU account during our Ahead of the Curve promotion. This promotion applies to Student Choice products funded on or after 7/24/23 and continues until the promotion ends. Eligibility limited to Student Choice loans refinanced from another institution with a minimum loan amount of \$5,000. Eligibility is also limited to applicants with a minimum 675 credit score. Not to be combined with any other promotion or discount. Qualifications are subject to change without notice.

²APR = Annual Percentage Rate. Rates and terms are current as of 7/24/23 and are subject to change without notice. All loan requests subject to credit approval. 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.



TO OUR VALUED MEMBERS

Over the last 70 years, the volunteer members of HRCU's Board of Directors, both past and present, have dedicated their talents, time, and energies to ensuring the success of the credit union and serving fellow members.

Each, in their own way, has made a difference that has ensured the credit union's on-going viability as well as improving the communities it serves.

The common thread they all share is a passion for the Board's defined vision –

"To enhance and improve our members' lives and the communities we serve by always doing more now, and in the future."

Perhaps you or a member you know is composed of these same qualities? If so, Board service may be right for you. It's an amazing experience and provides numerous opportunities to foster personal and professional growth.

An ability to collaborate, to question, and to commit to working for improvement along with a passion to represent your fellow members is all it takes to be a successful member of the Board.

If you are interested in possibly serving as a credit union volunteer, please feel free to contact Board Secretary Linda Bollinger via email at boardofdirectors@hdriver.org for more information.

In Credit Union Service,
John H. Murga, CEO

ELEVATED DIGITAL SERVICES

HRCU's eServices are getting an exciting upgrade! Online and mobile app platforms will maintain all current functionality with a fresh look and feel – PLUS we're adding a few cool, new features.

The optional My Spend tool will set predetermined categories for each transaction and allow you to customize categories based on your needs. View a summary of totals for each category on a simple spending wheel to track your budget and determine if you may need to adjust your spending habits. You can also set personalized goals for large purchases and monitor your progress over time.

Please note current mobile users will need to download the new HRCU Mobile App once it is live. Although a live date has not been determined, both online and mobile users will receive notice prior to implementation.

HOME BUYING DREAMS COME TRUE AT HRCU

House hunting may be exciting, but navigating the mortgage process can be intimidating. The expert mortgage team at HRCU is well versed in every step of purchasing a home – from current interest rates and level of affordability to credit scoring and down payments. Let us help you make sense of home financing.

- ✓ Fast & Easy Pre-Approvals
- ✓ Affordable Financing Options
- ✓ Low Closing Costs & Fees
- ✓ Home Purchases or Refinances
- ✓ First-Time Home Buyer Programs

Call an HRCU Mortgage Expert at 570.622.3399
to learn how you can get pre-approved today!
www.hdriver.org/real-estate-loans



FRAUD SCAMS ARE ON THE RISE

HRCU is committed to keeping members educated on ways to avoid falling victim to fraud. Fraudsters are devising unique ways to defraud consumers out of their hard-earned money. Below are tips for protecting you from potential threats.

- **If you receive a One-Time Passcode** and did not attempt to log in anywhere, your account is likely compromised. *Contact the company or institution ASAP and discuss next steps.*
- **If you receive a check in the mail** you aren't expecting and don't recognize the sender, more than likely this is a scam. *Bring the check to HRCU and have an MSR review it with you.*
 - Especially if there is a letter included which instructs you to deposit the check and send gift cards or money to a specific company.
- **If you share your log in credentials with anyone**, you become liable for any negative consequences that occur. *DO NOT share credentials with anyone.*
 - Someone could deposit fraudulent checks into your account, send money to other financial institutions, or link your account to money transfer apps (Venmo, PayPal, etc.) and send money to themselves.

More examples of scams and steps identity theft victims can follow are available online at www.hdriver.org/fraud-prevention-security.

LET YOUR EQUITY SHINE

LET YOUR HOME STAND TALL AND SHINE THIS FALL – WITH A LINE OF CREDIT THROUGH HRCU.

3APR = 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.

- **If you meet someone online (via dating sites or social media)** and never in person, that individual may be using a fake profile to gain your trust with ulterior motives. *Be cautious and avoid sending money to strangers regardless of the excuses they may provide or their requests for secrecy about the relationship.*
- **If someone calls saying a family member is in trouble** and you need to send them money to keep the family member safe, this could be a scam. *Hang up and call your family member directly to validate the story BEFORE moving any funds.*
- **If you are elderly**, you will be a frequent target of fraud. In-home health care workers, greedy family members, and companions often try to manipulate the elderly into giving them money. They could also steal money and avoid detection if the individual does not check their statements. *You and your family members must be diligent with asking questions and trust your instincts when made aware of suspicious behavior.*

We are always here to assist you in evaluating and managing any situation noted above. However, please keep in mind HRCU is unable to recover funds from a transaction you authorize.

HOME EQUITY
LINES OF CREDIT

3.49%
APR³

FOR THE FIRST
12 MONTHS.

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!

SUPPORT YOUR LOCAL PANTRY

Help feed those in need this holiday season! All HRCU locations are 9528 accepting donations of non-perishable food items to benefit local pantries within each of the communities we serve. Our annual fall food drive will run until 11/14/23 – please consider joining our efforts.

A SPECIAL TREAT

Santa's helpers are hard at work adding Christmas magic to our annual holiday goodie bags for the kids. Beginning Friday, 12/15/23, pick up a bit of festive joy for our littlest members at any HRCU location.⁴

⁴Available while supplies last.

CLUB HOLLY JOLLY

Tis the season for a stress-free holiday if you believe in the magic of a Christmas Club account! Feel free to jingle all the way down the shopping aisles because you're walking in a prepaid wonderland. Christmas Club Accounts matured on 10/1/23, which means you'll enjoy a very merry deposit made directly into your account or via mailed check.

**Feeling left out in the cold?
Ask an MSR to help you sleigh
all year with a Club Account!**

INTERNATIONAL CREDIT UNION DAY

75 YEARS OF CELEBRATIONS

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that compels them to constantly improve their communities and the lives of their members. That 24594 local service feeds a worldwide network which reaches more than 393 million members across the globe.

On Friday, 10/20/23, join HRCU and financial cooperative members around the globe in celebrating 75 years of International Credit Union Day®. Stop by any HRCU location to pick up a special ICU Day gift bag – made just for you.



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-5:00PM
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 9 – Closed

In-Service Day

Tuesday, October 17 – Closed at 12PM

Veteran's Day

Friday, November 10 – Closed

Thanksgiving Day

Thursday, November 23 – Closed

Day After Thanksgiving

Friday, November 24 – Closed at 1PM

Christmas Day

Monday, December 25 – Closed

New Year's Day

Monday, January 1 – Closed

