

# LATITUDES

SECOND QUARTER 2024



## SAVINGS &

# Sunshine

**WELCOME SPRING  
AND ALL THE SAVINGS  
IT CAN BRING – AT HRCU!**

**RATES AS LOW AS**

# 5.99% APR<sup>1</sup>

**ON ALL TERMS UP TO 60 MONTHS**

Springtime radiates fresh opportunity and positive energy, which means embracing change comes a littler easier at this time of the year. Let us help put a spring in your step when you newly fund or refinance your auto loan at HRCU.

Whether you plan to replace your car or replace your high interest rate – find out why HRCU is your best financial partner:

- Low interest rates to maximize savings
- Pre-approval to empower purchase
- Flexible payment options for affordability
- Easy steps for applying online – [www.hdriver.org/applications](http://www.hdriver.org/applications)

***An HRCU Lending Specialist is ready to answer  
your questions – give us a call or stop in today!***

<sup>1</sup>APR (Annual Percentage Rate). Rate current as of 4/1/24. 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.

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



Mark your calendar for Saturday, August 24th – when we will host HRCU's annual Member Appreciation Day at Knoebel's Amusement Resort. Experience all the fun and excitement the park has to offer! Event updates, including registration details, will be posted on our website soon.

## CONTACTLESS CARDS

### EXCITING NEWS: RECEIVE YOUR NEW, CONTACTLESS HRCU DEBIT CARD SOON!²

Countless retailers throughout Schuylkill County – and across the world – are quickly adopting contactless systems because it simplifies the payment process and delivers a better experience for both the business, AND the consumer. Rest assured safety and security are still HRCU's highest priority as tap-to-pay technology is more reliable and secure than any other card payment option.

**At checkout, now you get to decide – tap, insert, or slide!**

²Please note that the PIN for your new contactless HRCU debit card will be mailed separately. Instructions for custom PINs will be included on the mailer. The new contactless HRCU debit cards are mailed in large batches and will arbitrarily be received by members at irregular intervals. Please call HRCU at 570.622.3399 if you have questions or concerns.



## SENIOR SCHOLARSHIPS

HRCU offers four **\$1,000 Scholarship Awards** each year in acknowledgment of former, long-serving volunteer members of the credit union's Board of Directors and their legacy of service to others.

**The Virgil C. Scott ("Scotty")**

**Volunteer Community Service Award**

**The Richard ("Dick") Ketz**

**Athletic & Academic Achievement Award**

We encourage all eligible high school seniors to apply!

**Full descriptions, eligibility details, and deadlines can be found at [www.hdriver.org/scholarships](http://www.hdriver.org/scholarships).**

## ONLINE & MOBILE: ACCESS TRANSFORMATION

### YOU ASKED FOR IT AND WE LISTENED!

On April 16<sup>th</sup>, HRCU is unveiling a freshly designed platform for online and mobile account access which emphasizes a personalized and streamlined experience for members.

#### **New features include:**

- A centralized dashboard with combined account views
- Enhanced security via two-factor authentication
- Easier administration of transfers, loans, and investments
- The My Spend tool for categorized tracking and budgeting
- Transaction notes 413 and tagging capability

You'll need to download HRCU's new mobile application for iPhone on the App Store or at the Google Play Store for Android devices. The current online account access steps will remain unchanged.



**Learn more at  
[www.hdriver.org/  
online-and-mobile](http://www.hdriver.org/online-and-mobile).**

**[hdriver.org](http://hdriver.org)**



# THE DIVERSE BENEFITS OF HOME EQUITY LOANS

Home equity loans offer homeowners a powerful financial tool to leverage the equity they've built in their homes for various purposes. Beyond traditional uses like home renovations or home repairs, the flexibility of home equity loans extends to many opportunities, empowering individuals to meet their financial goals quickly.

Whether you're furthering your own education or supporting a loved one through college, the funds from a home equity loan can cover tuition fees, textbooks, and other educational costs.

Home equity loans can also be a safety net during unforeseen circumstances, such as a medical emergency. Accessing your home equity can provide financial relief without resorting to high-interest alternatives.

The benefits of a home equity loan are many, offering homeowners the flexibility to achieve their financial objectives effectively.

<sup>3</sup>All closing costs, including appraisal fee, waived up to \$600.

<sup>4</sup>Rate current as of 4/1/24. Applies only to home equity loans in the first lien position. Home equity loans are limited to an 80% loan-to-value (LTV) and minimum loan amount of \$5,000. 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, etc. HRCU makes all final determinations regarding applied interest rate. See the Credit and Security Agreements available at HRCU.

## HOME EQUITY LOANS

Rates As Low As

**5.99%**  
**APR<sup>4</sup>**

**FOR UP TO  
10 YEARS**

For a  
Limited Time  
**ALL CLOSING  
COSTS  
WAIVED<sup>3</sup>**



## ANNUAL MEETING NOTICE

**HRCU's 71st Annual Meeting**  
**Thursday, April 18, 2024**

**9 a.m.**

**Albert T. Freeman**  
**Community Room**  
**Pottsville Office**

*Notice of the meeting will be posted at  
all HRCU locations and on our website.*

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 an election is 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 2023 Board Meeting. In 2024, Robert Stablum and Gerald Weiss are current members of the Board of Directors running for re-election.

***We invite you to join us for this  
credit union tradition!***

## 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!

# MAKE MORE Possible

## REACH YOUR FINANCIAL GOALS THIS YEAR WITH OUR LOW BALANCE TRANSFER RATE

When you open or transfer an existing balance to HRCU's contactless Platinum Rewards VISA Credit Card before 5/15/24.

**Ask us about this special rate offer today!**

# 3.99%

**.APR<sup>5</sup>**  
**FOR 9 MONTHS**



5APR = Annual Percentage Rate. Both new accounts and balance transfers completed 2/15/24 through 5/15/24 will receive 3.99% APR for 9 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact HRCU for complete details. APR based on credit worthiness and underwriting criteria. See credit disclosure for more information.

## COLLEGE PLANNING EVENT

All high school juniors, seniors, and parents are invited to attend the annual seminar "How to Plan, Prepare, and Pay for College" – hosted by HRCU on Tuesday, April 30th at 6PM. Join us in the Community Room at our Pottsville location for a free, no obligation session focused on covering topics most relevant for college planning:

- Choosing a College
- The Real Cost of Attendance
- How to Decipher Your Award Letter
- Scholarships, Grants, & Financial Aid
- Comparing Student Loan Options

Let our team of experts help you navigate the complexities of higher education and answer all your questions along 1279 the way!

**Please call 570.622.3399 and ask an MSR to reserve your seat before Friday, April 19, 2024.**



## 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

Phone: 570.622.3399

Fax: 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

### Memorial Day

Monday, May 27 – Closed

### Independence Day

Thursday, July 4 – Closed

