ТHIRD QUARTER 2024



SITUTION OWN OF HAPPINESS

Our refreshingly low rate makes it easy to enjoy the sweeter side of life!

- Quick & Easy Application
- Amounts up to \$10,000¹
- No Application or Credit Report Fee
- Term Options up to 60 Month

Plant the seeds of fresh ideas and fun ways to spend your summer without stressing over how you'll afford it. Apply online at hdriver.org/ applications or call to speak with our Lending Team at 570.622.3399, option 3.

1APR (Annual Percentage Rate). Rates and terms are subject to change without approval or notice. All loan requests subject to credit approval. See the Credit and Security Agreements available at HRCU. Eligibility limited to personal loans funded on or after 7/1/24 with a minimum loan amount of \$5,000.

PERSONAL LOAN RATES AS LOW AS

399%

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

STASH MORE THAN CASH

Gain peace of mind when you take advantage of our affordable, convenient, and secure storage for valuable items ranging from legal papers and documents to jewelry and heirlooms.

> **SAFE DEPOSIT BOXES** Size Options & Annual Fees

> > Small: \$20 Medium: \$40 Large: \$60 Extra Large: \$90

Safe deposit box availability is exceedingly limited within Schuylkill County, but rest assured we have you covered at HRCU's Pottsville location. Visit us or call to learn more!

YOUR PRIVACY MATTERS

HRCU's Privacy Policy can be found 61059 on our website at www.hdriver.org/ privacypolicy or you may ask an MSR for a printed version at any HRCU location. Please note that no changes were made to this policy.

SUPPORTING SCHUYLKILL COUNTY

Each year in May, HRCU team members choose to participate in the Captain Jason B. Jones Memorial Day of Caring. We are always thankful to the Schuylkill United Way for giving us the opportunity to support this community-wide initiative.

HRCU extends heartfelt gratitude for the Servants to All organization where our volunteers spent time unloading a delivery from Helping Harvest, breaking down boxes, organizing donated food pantry items, and preparing meal kits for community outreach as well as for families needing dinners. During this time, our team also learned about the essential impact the selflessly dedicated staff at Servants to All has on individuals in need throughout Schuylkill County.



If you or someone you know is experiencing homelessness, at imminent risk of becoming homeless, or in dire need of food, please don't hesitate to contact Servants to All directly at 570.728.2917. Or, dial 2-1-1 for a referral to additional assistance services.

hdriver.org



JOIN US AT KNOEBELS

Saturday, August 24, 2024

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. HRCU's Board of Directors invites you and your family to celebrate our annual Member Appreciation Day with a visit to Knoebels Amusement Resort on Saturday, August 24, 2024.

As one of the last free admission amusement parks in the country, Knoebels features over 60 rides and attractions for guests of all ages to enjoy!

In addition to enjoying a FREE lunch, which will be served promptly from 11am until 11:45am, each member will receive a complimentary \$10 book of tickets. The check-in times to pick-up tickets are from 10am to 1pm.

To Attend: You must be a member of record on, or before, April 1, 2024. You must also register by Friday, August 2, 2024.

Contact us 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.

Whether you decide to ride, dine, play, shop, or swim – Knoebels offers award-winning fun for the whole family!

TAKE THE SCENIC ROUTE

LOW AS 679%

RATES AS

With more than 15,000 campgrounds and state parks throughout the United States, there is no better time to go on an adventure and create unforgettable memories that last a lifetime. Consider buying a recreational vehicle (RV) through HRCU - where affordable rates and flexible term options will have you hitting the road in no time.

Contact **HRCU's** Lending **Team to start** your journey today!

2APR (Annual Percentage Rate). Rate current as of 7/1/24. 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 recreational vehicle (RV). HRCU will finance up to 125% of the value for a used or refinanced RV based on NADA Clean Retail Value. Minimum loan amount is \$5,000. The interest rate applied may be higher based on the applicant's credit score, debt ratio, or RV value. HRCU makes all final determinations regarding RV value and applied interest rate. See the Credit and Security Agreements available at HRCU.

FEELING LUCKY? You just 2021 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!



MEET OUR SCHOLARS

Congratulations to HRCU's \$1,000 Scholarship Award Recipients for 2024:

Virgil C. Scott Volunteer Community Service Scholarship



Keera Brennan Minersville Area Jr/Sr High School She plans to attend Bloomsburg University and major in Nursing.



Kali Hinkle Pottsville Area High School She plans to attend West Chester University and major in Nursing.

Richard J. Ketz Athletic & Academic Achievement Scholarship



Roman DiRenzo Pottsville Area High School He plans to attend Pennsylvania State University and major in Professional Golf Management.



Conlan Buletza Schuylkill Haven Area High School He plans to attend Elizabethtown College and major in Environmental Engineering.

We wish you all the best on your higher education journey and future endeavors!

ANNUAL SHRED DAY

Stop by HRCU's Pottsville location on Wednesday, July 24, 2024!

Clear out all those unwanted documents when 609 you discard them securely during our FREE drive-thru shredding event from 1 to 4pm. Limit of two bags/boxes per member.



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 Thursday, July 4 – Closed

Labor Day Monday, September 2 – Closed



