

LATITUDES

FOURTH QUARTER 2024



HARVEST the *Savings*

It's officially Autumn – the kids went back to school, greenery has faded away, pumpkins are ready to be picked, and high temperatures are finally retreating. Now is the perfect time to get a new-to-you vehicle in preparation for winter.

Reap the benefits of a great, low rate on your next new or used auto loan when you get pre-approved at HRCU. Plus, strengthen your buying power to help negotiate the best deal!

**NEW & USED
AUTO LOANS
AS
LOW
AS** **5.39%**
APR¹

Purchase or Refi up to 60 Months

Already have a high interest auto loan at another institution?

Let HRCU help you cut down your rate
and harvest the savings!

**FOR A LIMITED TIME –
RECEIVE A \$250
REFI BONUS!²**

¹APR (Annual Percentage Rate). Rate current as of 10/1/24. Rates and terms are subject to change without notice. HRCU will finance up to 120% of the Manufacturer's Suggested Retail Price (MSRP) for a new vehicle. HRCU will finance up to 120% of the value for a used or refinanced vehicle 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 vehicle value. HRCU makes all final determinations regarding the vehicle value and applied interest rate. See the Credit and Security Agreements available at HRCU.

²Existing auto loans at other financial institutions that are refinanced with HRCU and exceed \$15,000 at the time of funding, qualify to receive the \$250 bonus offer during the Harvest the Savings promotion. This promotion applies to refinanced auto loans funded on or after 10/1/24. Terms and qualifications are subject to change without notice.

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

UNLOCK FINANCIAL FLEXIBILITY

7 WAYS TO USE A PERSONAL LOAN

A personal loan can be a powerful tool for managing your finances, offering flexibility and the ability to cover various expenses. Here are seven smart ways to utilize a personal loan:

- 1. Debt Consolidation:** If you're juggling multiple debts, a personal loan can help consolidate them into a single payment. This approach can simplify your finances and potentially reduce the interest rates you're paying.
- 2. Minor Home Improvements:** Whether you're looking to increase the value of your home or make it more comfortable, a personal loan can provide the funds needed for improvements.
- 3. Medical Expenses:** Unexpected medical bills can strain any budget. A personal loan can help cover costs, allowing you to manage health expenses without depleting savings.
- 4. Starting a Small Business:** If you've been dreaming of starting your own business, a personal loan can give you the financial boost to turn your business idea into reality.
- 5. Education and Skill Development:** A personal loan can help fund courses, certifications, or even a degree, ultimately enhancing your career prospects.
- 6. Travel and Vacation:** Sometimes, life calls for a break. A personal loan can help finance a well-deserved vacation without stressing about upfront costs.
- 7. Major Life Events:** Weddings, milestone anniversaries, or even relocating can come with significant expenses. A personal loan offers the peace of mind to manage these costs without financial worry.

RATES
AS LOW AS
8.99%
APR⁴

Up to \$10,000 Loan
Amounts & Terms
to 60 Months



Contact HRCU's Lending Team to learn more about how a personal loan can help you unlock financial flexibility and achieve your goals with greater ease.

4APR (Annual Percentage Rate). Rates and terms are subject to change without notice. All loan requests subject to credit approval. See the Credit and Security Agreements available at HRCU. Learn more at www.hrcu.org/personal-loans.

GATHER TO Give

Many individuals within our community are unable to enjoy a hearty meal during the holidays. Let's gather to give and support those in need throughout Schuylkill County.

HRCU is hosting our annual fall food drive now through 11/12/24. To benefit local pantries within each of the areas we serve, all HRCU locations are accepting donations of non-perishable, unexpired food items.



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!

NEED EXTRA DOUGH? JOIN THE CLUB

Especially during the holidays, it's easy to lose track of spending and come up short on dough 18982. Good thing you prepped ahead of time to follow the perfect recipe for merry fun with your Christmas Club Account. These funds matured on 10/1/24 and all holly jolly deposits were made directly to member accounts or mailed as a check.

It isn't too late to let your dough rise for next year! Whether you bake tons of cookies for Santa – or cover the cost of gifts, travel expenses, year-end bills, and holiday entertaining – HRCU can help you mix up an extra batch of savings. Ask an MSR to open your Christmas Club Account today!

GIFTS OF CHRISTMAS CHEER

Holiday goodie bags for our tiniest members are being filled 8967 with festive fun, yummy treats, and warm hugs this year. Our team of HRCU elves will have them ready for pickup starting Friday, 12/13/24.³

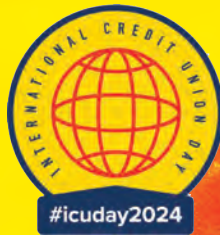
³Available while supplies last. Child need not be present.



#ICUDAY2024

International Credit Union (ICU) Day began in 1948 to raise awareness about the cooperative history and achievements of credit unions around the world. At a time when we seem increasingly divided, HRCU is hopeful our efforts to celebrate the 76th anniversary of ICU Day will show how the credit union movement brings people closer together through democratic, member-owned financial institutions – putting people over profit.

This fall, HRCU will partner with all credit unions in a global movement to celebrate ICU Day under the theme: "One World Through Cooperative Finance." Visit any HRCU location on Friday, 10/18/24, to receive an ICU Day snack pack assembled with care by our dedicated team members.



Follow the hashtag or visit HRCU's Facebook page to learn more and reflect on the worldwide celebration of #ICUDay2024.



International
Credit Union Day
October 18, 2024

One World

through cooperative finance.

WOCCU.org/icuday



hdriver.org



MAKE THE SWITCH

Reduce in-home clutter and save time wasted waiting for paper statements to arrive – by signing up for eStatements.

Instant monthly statement viewing is one setting away via HRCU's Online & Mobile Access.

- Log into your profile.
- Select an account from the dashboard.
- Click on Settings.
- At the bottom of the screen, choose Documents.
- Check the box for Enroll All Accounts and select Save.

Once complete, you're ready to go green and digitally view next month's statement with ease.

THE Joy OF TOYS

It's almost the most wonderful time of the year, but for some families the season doesn't shine quite as bright. Help spread holiday cheer for children in need throughout Schuylkill County when you donate to the annual Toys for Tots drive.

Donations accepted 24865 at all HRCU locations beginning 11/8/24 through 12/6/24.⁵



⁵Please drop off only new, unwrapped donations.



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

Columbus Day

Monday, October 14 – Closed

Veteran's Day

Monday, November 11 – Closed

Thanksgiving Day

Thursday, November 28 – Closed

Day After Thanksgiving

Friday, November 29 – Closed at 1pm

Christmas Eve

Tuesday, December 24 – Closed at 1pm

Christmas Day

Wednesday, December 25 – Closed

New Year's Eve

Tuesday, December 31 – Closed at 1pm

New Year's Day

Wednesday, January 1 – Closed

