

LATITUDES

1ST QUARTER 2025



Winter SAVINGS Wonderland

As the new year begins and we pause to enjoy the peace and calmness of winter, there's no better time to turn your dreams into reality. Whether you're tackling home improvements, consolidating debt, or planning a fresh start – a personal loan from HRCU can help you achieve your dreams with ease.

Here's how we're helping you finance your own winter savings wonderland:

- **LOW, FIXED RATES** that won't leave you out in the cold
- **NO HIDDEN FEES** – just straightforward, transparent lending
- **FLEXIBLE REPAYMENT OPTIONS** to suit your budget
- **QUICK AND EASY APPROVAL** – access the funds you need quickly

Start the new year with the financial freedom to accomplish more. With our affordable interest rates, simple application process, 20822 and fast approvals, you can get the financial support you need to make this season your best one yet.

Don't let winter pass you by – apply for an HRCU Personal Loan today & make this year shine!

**PERSONAL LOAN
RATES AS LOW AS**

**8.99%
APR¹**

AMOUNTS UP TO \$10,000

TERMS TO 60 MONTHS

CONVENIENT PAYMENT OPTIONS

¹APR (Annual Percentage Rate). Rate current as of 1/1/25. Rates and terms are subject to change without notice. All loan requests subject to credit approval. See the Credit & Security Agreements available at HRCU. Learn more at www.hdriver.org/personal-loans.



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

A CHANGE WORTH NOTING

A few weeks ago, I informed the membership of a change to HRCU branch hours (excluding the Pottsville office), effective January 2, 2025. I believe it is important to reiterate the notification and purpose of this change.

As more members adopt and utilize HRCU's Online and Mobile Access systems, along with drive-thru services, in-branch "foot traffic" has been declining for some time, especially in the early morning and late afternoon. With more members embracing the benefits of digital banking, the need to visit a physical branch has reduced.

In response to this change in demand and to improve operational efficiency, HRCU modified branch hours as follows:

New Branch Hours:

Orwigsburg, Hometown, Pine Grove:
Monday – Thursday: 8:00 AM – 4:30 PM
Friday: 8:00 AM – 6:00 PM
Saturday: Closed

Pottsville (No Changes):
Monday – Thursday: 7:30 AM – 5:00 PM
Friday: 7:30 AM – 6:00 PM
Saturday: 9:00 AM – 1:00 PM
(Drive-Thru Only)

Again, these changes will not affect Pottsville's current hours, nor its Saturday drive-thru services.

HRCU values your membership and remains committed to serving you. If you have questions or concerns, please call 570.622.3399 or visit www.hdriver.org.

In Credit Union Service,
John H. Murga, CEO

SKIP THE LINE DEPOSIT CHECKS AT ANY TIME

In today's fast-paced world, convenience is key. With the Deposit Checks feature of the Hidden River CU mobile app, you can deposit a check directly into your account from the comfort of your home, your office, or even while on the go.

Simply take a photo of the check using our mobile app and submit – it's that easy!

Visit the Mobile Check Deposits section of our FAQs at www.hdriver.org/online-and-mobile to learn more about accepted check types, check endorsement, hold periods, and more.



Honoring PAST & FUTURE LEADERS

Each year, we proudly award six \$1,000 scholarships to deserving Schuylkill County students who are members of HRCU or whose parents are members, in recognition of the dedication and service of former long-serving volunteer members of HRCU's Board of Directors.

The Virgil C. Scott ("Scotty") Volunteer Community Service Award

The Richard ("Dick") Ketz Athletic & Academic Achievement Award

If you know a high school senior who meets the eligibility requirements, now is the time to encourage them to apply! Full details, including award criteria and application guidelines, are available at www.hdriver.org/scholarships.



SUPPORTING OUR COMMUNITY

FALL FOOD DRIVE:

Thanks to the generosity of our members and staff, we collected non-perishable food items which were donated to four local food pantries near HRCU locations. Your contributions helped provide nutritious meals to families in need throughout Schuylkill County during the holiday season.



TOYS FOR TOTS DRIVE:

With your help, in partnership with the Salvation Army, HRCU held a toy collection for children in our community – ensuring they had a brighter holiday. These donations brought smiles to many young faces this past Christmas 80761.



We are grateful for the outpouring of support from our members and staff, and we are proud to continue making a positive impact in our community. Together, we can achieve even more in 2025!

YOUR ROADMAP TO SMART CAR BUYING

Planning to purchase a new or used car this year? Setting a budget is essential before you hit the dealership. We've put together some tips to help you create a budget that fits your lifestyle and financial goals.

1. Understand the Total Cost of Ownership.

When setting a budget, don't just focus on the sticker price. You'll also need to account for your down payment, monthly loan payments, insurance, fuel, maintenance/repairs, and registration/taxes.

2. Set a Monthly Payment You Can Afford.

Generally, it's best to keep your car payment below 15% of your monthly take-home pay to avoid stretching your budget too thin. Longer loan terms lower your monthly payment, but you pay more interest in total over time.

3. Factor in Future Costs.

Some cars come with extra coverage such as a manufacturer's warranty, but it may only last a few years. Consider purchasing an extended warranty, gap insurance, and/or disability insurance if you plan to keep the car for a long time, and if it makes sense for your financial situation.

4. Plan Ahead & Get Approved.

Obtaining pre-approval at HRCU for an auto loan not only gives you a clear sense of your budget and down payment needs, but also offers you more negotiating power at the dealership.

RATES AS LOW AS
5.39%
APR² FOR UP TO
60 MONTHS

By taking 6426 the time to create a thoughtful and realistic car purchase budget, you're setting yourself up for a smarter, more financially secure car buying experience.

2APR (Annual Percentage Rate). Rate current as of 1/1/25. 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.

Ready to Buy?

Contact HRCU's Lending Team to learn more about our auto loan options or apply for pre-approval to get started!



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!

ANNUAL MEETING & BOARD ELECTION

HRCU's 72nd Annual Meeting
Spring 2025
Albert T. Freeman Community Room
Pottsville Office

Notice of the meeting date 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 elections are 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 2024 Board Meeting. In 2025, George Zwiebel and Mary Ellen Setlock are current members of the Board of Directors running for re-election.

We hope to see you there!

STANDARD AUDIT NOTICE

CrossState Solutions, Inc. has been contracted by your credit union to conduct a routine, annual member account verification. Please report any discrepancies on your account(s) in writing to: CrossState Solutions, Inc. Audit Services, 4309 North Front Street, Harrisburg, PA 17710-1618. Balances will be considered correct unless otherwise notified within 30 days. Thank You.

DO YOU HAVE WHAT IT TAKES?

HRCU is seeking qualified volunteers to serve on our Board of Directors. Directors play a crucial role in supporting our credit union and its members – which often include neighbors, family, friends, and co-workers.

As a member-owned and operated credit union, HRCU elects Directors from its membership to help shape our future and fulfill our philosophy of "people helping people." Board elections are held each spring during the Annual Meeting. Directors serve a three-year term, with monthly meetings at HRCU's Pottsville location.

If you are passionate about community impact and organizational improvement, consider volunteering for our Board. For more information on eligibility and procedures, please contact HRCU.

Keep in mind – the key qualification is a willingness to serve others.



LOCATIONS & HOURS

Pottsville

60 Westwood Road
Pottsville, PA 17901
P: 570.622.3399 | F: 570.622.5801

Main Hours of Operation

Monday-Thursday 7:30AM-5:00PM
Friday 7:30AM-6:00PM
Saturday (Drive-Thru Only) 9:00AM-1:00PM

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

Branch Hours of Operation

Monday-Thursday 8:00AM-4:30PM
Friday 8:00AM-6:00PM

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

Martin Luther King, Jr. Day
Monday, January 20 – Closed

Presidents' Day
Monday, February 17 – Closed

