

LATITUDES

2ND QUARTER 2025



SHIFT INTO *Spring*

With flowers in bloom, it's the perfect time to let your dreams of a new car blossom with an Auto Loan at HRCU. Dealerships are now offering spring sales, which means more options and better prices. With an auto loan from us, you'll enjoy great financing and a seamless process that lets you 17871 get on the road faster.

WHY OUR LOANS WORK FOR YOU

- **Save More.** Get a low interest rate and pay less each month.
- **Set Your Terms.** Choose the term length that fits your budget.
- **Quick Decisions.** Get pre-approved fast and shop with confidence.
- **Local Support.** Our experts are here to guide you in person or over the phone – whichever works best for you.

Confidently drive into spring with a vehicle that suits your style and needs. Get pre-approved today at www.hdriver.org/shift-into-spring or call us at **570.622.3399!**



**NEW & USED
RATES AS LOW AS
5.49%
.APR¹
FOR 72-MONTH TERMS**

1APR (Annual Percentage Rate). Rate current as of 4/1/25. 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.

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

72ND ANNUAL MEETING & ELECTION

Monday, April 21st at 9am
Albert T. Freeman
Community Room
Pottsville Office

*Notices are posted in 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 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 you join us as we continue this credit union tradition!

SAY GOODBYE TO OUTRAGEOUS FEES WITH CAREFREE CHECKING

An HRCU Checking Account offers all the convenience you need without the burden of monthly fees. With no minimum balance requirement and no maintenance charges for active accounts, you can keep more of your money where it belongs – in your pocket.

Features Include:

- Access to Over 30,000 ATMs Nationwide
- Six Free Withdrawals at Out-of-Network ATMs
- 24/7 Online & Mobile Access
- Easy Online Bill Payments System
- Mobile Check Deposit
- No Excessive Fees!

You'll even earn interest, no matter how much you have in your account. It's the perfect solution for clear, stress-free financial management!

*Simply ask an MSR to add your checking account today!
Learn more at www.hdriver.org/checking.*

FOR A LIMITED TIME

SPRING SPECIAL DISCOUNT 1/2% OFF YOUR 30-YEAR MORTGAGE²

Take advantage of our exclusive, members-only deal!
Enjoy a 0.50% discount² on your new home's 30-year mortgage rate, helping you save more over the life of your loan.

- Lower your borrowing costs with a special below-market rate.
- Locally serviced loan kept in-house with personalized support.
- No hidden fees – just straightforward financing.

Don't miss this opportunity to lock in a low rate and start your homeownership journey with extra savings!

²Rates and terms are subject to change. Loan approval is based on creditworthiness and additional eligibility requirements. This 50 basis point (0.50%) discount applies to the most recently published Average Prime Offer Rate (APOR) as issued by the Federal Financial Institutions Examination Council (FFIEC) through the Home Mortgage Disclosure Act (HMDA). The 30-Year Mortgage Rate is determined by applying this discount to the current APOR rate, which is subject to change based on market fluctuations. The APR and other terms will be disclosed at the time of application. Standard real estate lending fees and costs may apply and are subject to change. This offer applies to new home purchases and is available for a limited time only.

*Call us at 570.622.3399
to learn more and
get a personalized rate
quote today!*



hdriver.org

SUPPORTING MEMBERS, ACHIEVING DREAMS

Discovering the Power of Personal Loans

Life is full of aspirations – whether it's traveling the world, starting a business, or buying a home. Turning those dreams into reality often requires the right support. An HRCU Personal Loan can be an effective tool for making big ideas come to life, providing the resources and peace of mind needed to take the first step toward reaching your goals.

- **Competitive Rates.** Benefit from HRCU's affordable interest rates and customized repayment plans.
- **Flexible Funding.** Personal loans provide the resources to make your goals achievable.
- **Endless Possibilities.** Whether it's an adventure or milestone, personal loans help you move forward.

At HRCU, we are dedicated to helping you achieve your dreams with personalized financial solutions. Take the next step – call or visit us to speak with an HRCU Lending Specialist today!

3APR (Annual Percentage Rate). Rates and terms are subject to change without approval or notice. All loan requests subject to credit approval. See the Credit & Security Agreements available at HRCU.



RATES
AS LOW AS
9.99%
APR³
UP TO \$10,000



MEMBER Knoebels APPRECIATION DAY

*Save the date for
Saturday, August 24th!*

You're invited to join us for HRCU's annual Member Appreciation Day at Knoebel's Amusement Resort. Come enjoy a day full of fun, thrills, and excitement! Stay tuned 3677 for event updates and registration details, which will be available on our website soon.

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!

CALLING ALL HIGH SCHOOL SENIORS

*You've put in the hard work –
now it's time to reap the rewards!*

Exciting news! The HRCU Scholarship Program has been generously increased this year by our Board of Directors, bringing the total awards to \$6,000. To be eligible for consideration, all applications, transcripts, essays, and recommendation letters must be submitted by the April 30th deadline.

Learn more at www.hdriver.org/scholarships.

ACCELERATE YOUR FINANCIAL JOURNEY

*Bump up the pace of your financial success
965 with our new balance transfer rate.*

2.99%

FOR 12 MONTHS⁴

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

4APR (Annual Percentage Rate). Balance transfers completed 2/15/24 through 5/15/24 will receive 2.99% APR for 12 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. APR and credit limit based on credit worthiness and underwriting criteria. See credit disclosure or visit www.hdriver.org/credit-cards to learn more.

Don't
have our
credit card?
**APPLY
TODAY!**



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

Good Friday

Friday, April 18 – Closing at 1pm

Memorial Day

Monday, May 26 – Closed

Juneteenth

Thursday, June 19 - Closed

Independence Day

Friday, July 4 – Closed

