

LATITUDES

3RD QUARTER 2025



Let the Sunshine In **YOUR NEW HOME AWAITS**

Summer is the perfect time to make your move, and HRCU is here to help every step of the way. With affordable financing, low fees, and personalized support, we make homeownership easy and stress-free.

- **Fast & Easy Pre-Approvals**
- **Competitive Rates, Low Closing Costs, & No Points**
- **Loan Amounts up to 90% LTV¹ with No PMI**
- **First-Time Buyer Programs**
- **FHA, PHFA, VA, & Other Flexible Options**
- **Local Experts Who Know Schuylkill County**

Let the sunshine in and step into your new home with confidence – connect with HRCU's Lending Team today.

TAKE A
1/2 PERCENT OFF¹

**YOUR NEW 30-YEAR
MORTGAGE RATE**

(Permanent discount for the life of the loan.)

Apply now & get pre-approved for this members-only deal!

¹(LTV) Loan-to-Value. (PMI) Private Mortgage Insurance. Rates and terms are subject to change. Loan approval is based on credit worthiness 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 (HDMA). The 30-Year Mortgage Rate is determined by applying this discount to the current APOR, which is subject to change based on market fluctuations. The rate 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 home purchases, excludes refinances, and is available only for a limited time.

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

SET SAIL FOR YOUR NEXT GETAWAY

Dreaming of a beach escape, mountain retreat, or spontaneous road trip? Let your savings ride the wave with a Vacation Club Account. Designed with flexibility and freedom in mind, it's the perfect way to plan ahead for your next excursion.

Vacation-ready benefits include:

- No minimum balance requirement.
- One free withdrawal or transfer per month.²
- Easy saving with direct deposit, payroll deduction, or automatic transfers.
- Flexible transfer dates allow access whenever you choose.

Start packing your savings now and unwind later – with an account built to 1283 take you places.

Easily open a Vacation Club Account through your Online & Mobile Access by selecting “Open a subshare” on the right-side menu in your Accounts view, or speak with an MSR for more details.

² Initiating an additional transfer/withdrawal request from a Vacation Club Account more than once per month will incur a fee per transaction. Review HRCU's Fee Schedule at www.hdriver.org/disclosures.

CELEBRATE MEMBER APPRECIATION DAY WITH US AT

HRCU's Board of Directors warmly invites you and your family to join us for Member Appreciation Day on Saturday, August 23, 2025, at Knoebels Amusement Resort – one of the country's last remaining free-admission amusement parks!

With more than 60 rides, attractions, and activities for all ages, it's the perfect place to soak up the sunshine and make summer memories. As a special thank-you for being a valued member, enjoy a FREE lunch (served promptly from 11am to 11:45am) of hamburgers and hot dogs and receive \$10 in complimentary park tickets. Check-in and ticket pick-up will be available from 10am to 1pm.

Join in on the Fun

- **Eligibility for FREE Attendance:** You must be a member of record as of April 1, 2025.
- **Registration Deadline:** Be sure to register by Friday, August 1, 2025.
- **How to Register:** Beginning July 9, 2025, you can register by visiting any location or by contacting an MSR at 570.622.3399.
- **Ticket Pick-Up:** Park tickets will be available at the event registration table for members only. (Members must be present to receive tickets.)
- **Non-Member Guests:** Non-members are welcome to attend! A \$15 lunch fee is payable for each guest at the time of registration. (Please note that complimentary park tickets are for members only.)

Whether you're planning to ride, relax, shop, or splash, Knoebels is the place to be for summer fun – and we can't wait to see you there!



GRILL YOUR DEBT, SIZZLE YOUR SAVINGS

*Savor the taste of a better interest rate
with our low balance transfer offer.*

RATES AS LOW AS
1.99%³
APR

FOR 6 MONTHS

When you transfer an
existing balance to
the HRCU contactless
Platinum Rewards VISA
Credit Card between
6/1/25 and 9/1/25.



Don't let your savings go up in smoke – make your move now!

3APR (Annual Percentage Rate). Balance transfers completed 6/1/25 through 9/1/25 will receive 1.99% APR for 6 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.

CONGRATULATING OUR RECIPIENTS!

***We're proud to announce the recipients of HRCU's \$1,000 Honorary Scholarship Awards!
These six exceptional students stood out for their academic excellence, leadership, and 40007
community involvement.***

The Virgil C. Scott Volunteer Community Service Scholarship

Allison Fisher

*Pine Grove Area High School
Majoring in Radiological Sciences at
Penn State Schuylkill.*

Lindsey Gerhard

*Tamaqua Area High School
Majoring in Nursing at Lehigh Carbon
Community College & Penn State Schuylkill.*

Connor McGowan

*Pottsville Area High School
Majoring in Biology at
Pennsylvania State University.*

The Richard J. Ketz Athletic and Academic Achievement Scholarship

Cadence Artz

*Schuylkill Haven Area High School
Majoring in Biology/Pre-Med at
Wilkes University.*

Lindsay Brouse

*North Schuylkill Jr/Sr High School
Majoring in Environmental Biology
at Shippensburg University.*

Tanner Zawada

*Mahanoy Area High School
Majoring in Business Administration,
Marketing at Kutztown University.*



***We're honored to support their educational journeys and can't wait to
see the incredible accomplishments they'll achieve.***

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!

SAFEGUARDING YOUR INFO

At HRCU, protecting your privacy is a top priority. The most recent version of our Privacy Policy is always available on our website at www.hdriver.org/privacypolicy, or you can request a printed copy from an MSR at any HRCU location.

FUEL YOUR NEXT ADVENTURE

Looking for a new ride – or maybe the perfect pre-owned vehicle or RV to hit the road in style? HRCU makes financing simple, fast, and affordable.

Why Choose HRCU?

- Low Rates & Flexible Terms (up to 90 months)
- Fast Pre-Approvals
- Easy Online Applications
- No Prepayment Penalties
- Flexible Payment Options

Plus, enjoy helpful perks like **FREE CarFax Reports**, optional **insurance coverages**, a **First-Time Car Buyer Program**, and generous **refinancing options** using the highest NADA values.

Let HRCU help you get behind the wheel – with a payment that fits your budget and a loan that fits your life.

4APR (Annual Percentage Rate). Rate current as of 7/1/25. 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.

NEW & USED
AUTO LOAN RATES
AS LOW AS

5.49%
.APR⁴
for up to 72 months

APPLY 5558 TODAY at hdriver.org!



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
Robert Connelly, Director
Gerald Weiss, Director

HOLIDAY CLOSINGS

Independence Day

Friday, July 4 – Closed

Labor Day

Monday, September 1 – Closed

