LATITUDES

4TH QUARTER 2025

HIDDEN RIVER CREDIT UNION

LET YOUR HOME FUND ITS OWN MAKEOVER

Before you settle in for winter with that leaky faucet, faded deck, or half-finished basement staring you down, consider turning your home's equity into the solution.

With a Home Equity Loan from HRCU, you can make those long-awaited improvements quickly, easily, and affordably — without refinancing into today's higher mortgage rates.

RATES AS LOW AS 4.99% APR[1] for 5-year terms

The Benefits of a Home Equity Loan from HRCU

- **Easy application process** – decisions made locally
- **Quick access to cash** – cover planned or unexpected expenses
- **Low fixed interest rates** – keep payments predictable and manageable
- **Loan amounts up to 80%** of your home's appraised value (minus what you owe)
- **Flexible repayment terms** – choose up to 15 years to fit your budget
- **Versatile use** – renovations, repairs, debt consolidation, or even major purchases

First or Second Lien Position — What Does That Mean?

At HRCU, we offer Home Equity Loans in both first and second position.

- **A first position loan** means it's your main mortgage – useful if your home is already paid off or if you want this loan to take the lead.
- **A second position loan** works alongside your existing mortgage, giving you extra borrowing power without replacing your current home loan.

No matter which option fits best, our Lending Team will guide you through the process and help you choose the solution that works for your goals.

At HRCU, we're committed to helping you enhance your home, support your family, and achieve financial peace of mind — all with the trust and care you 22502 expect from your local credit union.

Don't spend another winter wishing your home was more comfortable, functional, or beautiful. Let's bring your goals to life — together. Contact our Lending Team today at 570.622.3399.

1APR (Annual Percentage Rate). Rate current as of 10/1/25. Advertised rate applies only to home equity loans in the first lien position for a five-year term. Additional rates, terms, and lien positions available. Home equity loans are limited to an 80% loan-to-value (LTV) and minimum loan amount of $5,000. Rates and terms are subject to change without notice. The interest rate applied may be higher based on the applicant's credit core, debt ratio, etc. HRCU makes all final determinations regarding applied interest rate. See the Credit and Security Agreements available at HRCU.

PUTTING MEMBERS FIRST FOR 56 YEARS

Honoring the legacy of Charles "Charlie" Lantz

A Lifetime of Dedication

Few people sustain a passion for 56 years – and even fewer channel that passion freely in service to others. For Charles Lantz, volunteering on HRCU's Board of Directors was never about recognition. It was about people: our members, our community, and **a shared vision for the future**.

From the earliest days – meeting in founder Al Freeman's kitchen – to helping shape the thriving community credit union we know today, Mr. Lantz's devotion never wavered. Serving as board president for over 50 of those years, his commitment earned him the prestigious *PA Volunteer of the Year Award* in 2014 from the Pennsylvania Credit Union Association.

Humble Beginnings, Lasting Impact

Mr. Lantz's journey began when his friend, Al Freeman, invited him to join the Schuylkill County School Employees' Credit Union board, which at the time simply offered savings accounts and loans. He still remembers Al's sage advice: *"Pay yourself first."*

Always a **hands-on leader**, Mr. Lantz welcomed members at events, supported employees, and even wired the former building's computer and phone systems himself. His wife, Audrey, also served on the Supervisory Committee, sharing in their dedication to members and community.

Guiding Through Change

As HRCU expanded from serving a single field of membership to a community-based charter, Mr. Lantz embraced the challenge. He credited CEO John Murga's strong leadership for the smooth transition – though the board's guidance and vision were also vital to that success.

He played a key role in one of HRCU's greatest milestones – the design and construction of the Pottsville location at 60 Westwood Road – helping transform plans from site selection to ribbon cutting into the remarkable home we know today.

A True Team Player

Asked about his proudest achievement, he spoke not of personal accolades. Instead, Mr. Lantz spoke of trust: the **trust placed in him** to make decisions for the good of the credit union, and of the board's collaborative spirit.

Looking Ahead

Now fully retired, Mr. Lantz plans to enjoy life with Audrey, making memories with family and friends, including a special "dual celebration" this summer – a bar mitzvah in the morning and a wedding that evening.

His advice to future board members is simple:

"Put the credit union above self and do what you can to improve the credit union and service to our members."

He hopes HRCU continues to grow – not just in lending numbers, but in impact – helping members achieve goals, build security, and turn dreams into reality.

With Our Deepest Gratitude

From all of us at HRCU, thank you, Mr. Lantz. Your 56 years of wisdom, dedication, and selfless service have shaped not just our credit union, but the lives of countless members. We are grateful to have been part of the journey you've so passionately led.

"Working as a team and finding common ground together has been the trademark of HRCU's Board of Directors," he says.

50+ Years as Board President
PA Volunteer of the Year – 2014
56 Years of Service to Members & Community

FINISH THIS YEAR IN THE DRIVER'S SEAT

At HRCU, we know that every member's journey is unique. Whether you're dreaming about a new ride, looking to upgrade, or hoping to refinance for a better rate, we're here to help make it happen.

- **Low rates** – including a special promo offer as low as 4.99% APR[2]
- **Flexible terms** – up to 90 months for new vehicles, 84 months for used
- **Easy online application** – apply when it fits your schedule
- **No pre-payment penalties** – pay off your loan on your terms
- **Convenient payment options** – choose weekly, bi-weekly, or monthly

Plus, take advantage of valuable benefits such as FREE CarFax Reports, optional loan protection insurance coverages, a First-Time Car Buyer Program, and flexible refinancing options based on top NADA values.

We believe relationships matter. That's why every auto loan comes with friendly, honest guidance from a neighborhood credit union you can trust — no jargon or surprises, just help when you need it most.

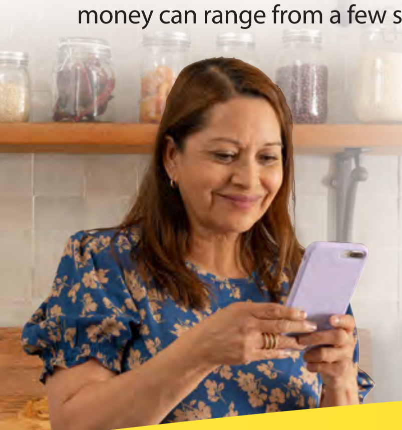
Apply today at www.hdriver.org/applications to gain pre-approval power so you can shop with confidence!

2APR (Annual Percentage Rate). Rate current as of 10/1/25. 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.

MAKE YOUR LIFE EASIER WITH PEER-TO-PEER (P2P) PAYMENTS

Sending money to friends and family is becoming a common necessity, whether you're splitting the cost of a meal, paying someone back for a shared birthday present, or even paying the babysitter. One of the fastest and easiest ways to do that is to send money digitally using P2P payments.

There are many P2P payment options available and it's typically easy to enroll and start sending money. Apple Pay, CashApp, Google Pay, Venmo and Zelle® are a few P2P services you may have heard of or read about. Sending and receiving money is usually just a few clicks away within any P2P service. You choose who to send money to, the amount you want to send, add a message to indicate why you're sending money, and send. Depending on which P2P payment option you use, the time it takes for the recipient to receive their money can range from a few seconds to a few days.



Learn more about how using Zelle® can help you send money to friends and 9004 family at www.hdriver.org/zelle.

One of the fastest growing P2P payment options is Zelle® and it's already available in the Hidden River CU app, so there's no need to download another app or enter in your bank account, credit card, or debit card information. HRCU does not charge any fees to send or receive money with Zelle®. All you need to enroll is your email address or U.S. mobile number. Zelle® is available in more than 2,200 banking apps, so you can send money to friends and family even if they aren't a member of HRCU.[3] Best of all, money sent is available to use in minutes.[3]

Benefits of Using Zelle®

- **Fast transfers** – money moves in minutes between enrolled users
- **Convenient access** – built right into your mobile banking app
- **No extra fees** – send and receive money at no additional cost
- **Trusted and secure** – backed by your financial institution's protection
- **Easy to use** – only an email address or U.S. mobile number needed

3To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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!

AROUND THE BEND

FROM PENNIES TO PRESENTS

The holidays can be magical, but they can also stretch your wallet thin. Get a head start with an **HRCU Christmas Club Account** and be sure you've got extra dough when you need it most.

Whether you're baking cookies for Santa, wrapping up wish lists, covering travel expenses, or hosting a holiday feast, your savings will keep the season merry and bright. Don't let the holidays sneak 2054 up on your wallet – open your account today in ***Online & Mobile*** Access under the ***Accounts*** tab (select ***Open a Subshare***) or simply speak with an MSR.

Already a Christmas Club member?

The most wonderful deposit of the year arrived on 10/1/25 when funds were sent directly to your account or mailed as a check.

CELEBRATE ICU DAY WITH US

This year marks the 77th anniversary of International Credit Union Day, which will be celebrated under the theme of "Cooperation for a Prosperous World."

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

In honor of this special day, HRCU invites you to stop by any location on Friday, 10/17/25, and celebrate with your fellow member owners! Our team will be distributing special ICU Day gift bags – prepared with care, just for you.[4]

4Available while supplies last.

Give A Gift, Share A Smile

Help share the magic of the season and bring joy to kids all over Schuylkill County. As an official Toys for Tots drop-off site, we welcome new toy donations from 11/7/25 to 12/5/25.

Neighbors Helping Neighbors

This season should be one of comfort and plenty – but for many in our community, that's not the case. Let's come together to fill plates and hearts across Schuylkill County.

Now through 11/12/25, HRCU is hosting our annual Fall Food Drive. You can help by dropping off non-perishable food items at any location in support of local food pantries.

From Santa's Workshop

On Friday, 12/14/25,[5] our littlest members can pick up their very own Christmas goodie bags – filled with fun surprises, tasty treats, and a sprinkle of festive spirit courtesy of the HRCU elves.

5Available while supplies last. Child need not be present.

HIDDEN RIVER CREDIT UNION

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
Edward Hauck, Director

HOLIDAY CLOSINGS

Columbus Day
Monday, October 13 – Closed
Veteran's Day
Tuesday, November 11 – Closed
Thanksgiving Day
Thursday, November 27 – Closed
Day After Thanksgiving
Friday, November 28 – Closed at 1pm
Christmas Eve
Wednesday, December 24 – Closed at 1pm
Christmas Day
Thursday, December 25 – Closed
New Year's Eve
Wednesday, December 31 – Closed at 1pm
New Year's Day
Thursday, January 1 – Closed