

LATITUDES

2ND QUARTER 2026



HERE FOR *every* CHAPTER

Some chapters begin with a heartfelt “yes” – a moment filled with excitement, possibility, and plans for the future. Others unfold as life continues to grow, bringing new goals and meaningful milestones. No matter the chapter, having the right support can make all the difference.

At HRCU, our **Personal Loans** are designed to help you say “yes” to what’s next, whether you’re planning a wedding, celebrating a milestone, or covering the moments in between. With flexible options and trusted local support, we’re here 6102 to help you move forward with confidence.

Big moments deserve the right support:

- **Loan Amounts up to \$10,000**
- **Loan Terms up to 60 Months**
- **Quick & Easy Online Application**
- **In-Person Assistance at Any of Four Locations**

And as your story continues, we’re ready to support every chapter along the way – with auto loans, mortgages, and home equity solutions tailored to your life and your needs.

Let’s talk about your next chapter.

570.622.3399 | www.hdriver.org/applications

1APR (Annual Percentage Rate). Rate current as of 4/1/26. 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.

PERSONAL LOANS

Helping You Say “Yes” to What’s Next

FIXED RATES AS LOW AS

9.99%
.APR¹



DESIGNED FOR THE WAY YOU SAVE

My Club Accounts give you the freedom to save for whatever matters most — home projects, special celebrations, home escrows, or everyday goals.

Enjoy one free withdrawal per month, flexible transfer dates, and convenient funding through payroll deduction, automatic transfer, or in-branch deposit. With no minimum balance required, you can start anytime and save at your own pace.

It's savings built around your goals — not the other way around.

Open a My Club Account easily through Online & Mobile Access or by visiting any HRCU location.



SPRING CLEAN YOUR CARD DEBT

Sweep away high interest rates and tidy up your finances with our limited time balance transfer special.



All cardholders will receive

1.99%

.APR²
FOR 12 MONTHS

when you transfer an existing balance to HRCU's Platinum Rewards VISA[®] Credit Card by 5/1/26.

²APR (Annual Percentage Rate). Balance transfers completed 2/1/26 through 5/1/26 will receive 1.99% 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 to learn more.

APPLICATIONS ARE DUE

As announced last quarter, the Honorary Scholarship Program at HRCU has been expanded with a new category for students pursuing Technical, Skilled, and Vocational trades. This award honors former President & Board Director Charles Lantz. With this addition, HRCU now offers six scholarships across three categories, totaling \$6,000 in awards.

Don't wait! Applications, recommendation letters, transcripts, acceptance letters, and essays for all categories must be submitted by April 30th.

All your effort deserves recognition – this is your moment!



Visit www.hdriver.org/scholarships for more information.

hdriver.org

EVERY BOX HOLDS A NEW BEGINNING

Home Equity Loans that Grow with Your Family

Moving day comes with boxes to carry, smiles to share, and sometimes even a curious dog along for the ride. In the middle of the chaos, one thing is clear – you’re stepping into a new chapter together.

A **Home Equity Loan** from HRCU lets you use the value you’ve built to support what comes next, from kitchen renovations and debt consolidation to planning for your child’s education. With **loan amounts up to 80% of your home’s appraised value** minus your first mortgage and **loan terms available up to 15 years**, you have the flexibility to settle in at 80905 your own pace.

**HOME EQUITY LOAN
FIXED RATES AS LOW AS**

4.99%
.APR³

for loan terms up to five years



3APR (Annual Percentage Rate). Rates current as of 4/1/26. Rates and terms are subject to change without notice. Home Equity Loans are limited to an 80% loan-to-value (LTV) and minimum loan amount of \$5,000. 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. The interest rate applied may be higher based on the applicant’s credit score, debt ratio, etc. HRCU makes all final determinations regarding applied interest rate. See the Credit and Security Agreements available at HRCU.

SHAPING OUR FUTURE – *Together*

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 2025 Board Meeting. In 2026, Linda Bollinger, Robert Connelly, and Edward Hauck (appointed to fill an unexpired term) are current members of the Board of Directors running for re-election.

You’re invited to attend and be part of the momentum that moves us forward.

**HRCU’s 73rd Annual Meeting & Board Election
Tuesday, April 28th at 9am
Albert T. Freeman Community Room
Pottsville Office**

Official notices are posted at each HRCU location and online.



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!

THE GIFT ON EVERY REGISTRY

*Celebration season is officially here!
Looking for a gift that always fits the registry?
HRCU's VISA® Gift Cards make gift-giving
simple and stress-free.*

Available in amounts up to \$1000 with just a \$4 purchase fee (less than the typical \$6 fee elsewhere), they're a flexible and thoughtful alternative to cash. Perfect for birthdays, graduations, weddings, employee appreciation, travel, or even last-minute invites – without the worry of 1372 carrying cash.

Safer, convenient, and universally accepted, it's a gift they'll truly use as they turn the page to their next chapter.



Stop by HRCU and pick up a gift that's always the perfect fit.

YOU DESERVE TO BE CELEBRATED



Each year, our team looks forward to celebrating the members who make HRCU what it is – and this year is no exception. Whether you've been with us for years or just joined the HRCU family, our **Annual Member Appreciation Day** is an event you won't want to miss.

We invite you and your family to enjoy a day of connection and celebration at Knoebels Amusement Resort on

Saturday, August 22, 2026

A free lunch and tickets are provided for all HRCU members, with meals available for guests at cost.

Pre-registration is required, and more details will be shared soon on our website and in the next issue – so be on the lookout!



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

Good Friday

Friday, April 3 – Closing at 1pm

Memorial Day

Monday, May 25 – Closed

Juneteenth

Friday, June 19 - Closed

Independence Day

Saturday, July 4 – Closed

