

LATITUDES

3RD QUARTER 2026



READY FOR THE NEXT MILE

From busy schedules to weekend plans, make every mile a little easier.

For many members, a vehicle isn't about luxury features or having the newest model – it's about dependable transportation that helps keep everyday life on track without the stress of constant repairs or unexpected expenses.

One HRCU member recently shared how their older car had become less reliable just as life was getting busier with work, school, extracurricular activities, and helping 7999 care for an aging parent.

Between rising vehicle prices, overwhelming dealership offers, and the pressure to make a quick decision, they felt unsure about what they could realistically afford – or whether they'd end up paying more than they should in the long run.

Before stepping onto a dealership lot, they reached out to HRCU.

Together, we talked through what a comfortable monthly payment might look like, explained the **pre-approval process in simple terms**, and reviewed the full cost of ownership

beyond just the sticker price. Having a pre-approval in hand gave them the ability to shop at their own pace, compare options more comfortably, and focus on finding a vehicle that truly fit their family's needs and budget.

That preparation made a **meaningful difference**.

Today, they have a reliable vehicle, a payment that works within their budget, and greater peace of mind each time they get behind the wheel.

At HRCU, that's what moving forward is really about – not simply buying a car, but **helping members feel more confident about the road ahead**.

If you're considering a vehicle purchase or refinance, understanding your financing options before shopping can help make the process less stressful and more manageable. Whether you're replacing an older vehicle, lowering your monthly payment, or planning for what's next – **HRCU's Lending Team is here to help**.

Give us a call at **570.622.3399** to discuss your unique situation and explore financing options designed to fit your budget, lifestyle, and goals.

AUTO LOAN RATES
NEW **USED**
4.79% **4.99%**
1.APR **2.APR**
on all terms up to 60 Months

APR (Annual Percentage Rate). Rate current as of 7/1/26. Rates and terms are subject to change without notice. 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.

1HRCU will finance up to 120% of the Manufacturer's Suggested Retail Price (MSRP) for a new vehicle.

2HRCU will finance up to 120% of the value for a used or refinanced vehicle based on J.D. Power Retail Value.



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

IN THE COMMUNITY

Giving back remains an important part of HRCU's commitment to strengthening the communities we serve through education, volunteerism, and local partnerships.

Financial Reality Fair Season Wrap-Up

This season, staff participated in Financial Reality Fairs at nine schools alongside the Greater Reading Reality Fairs team of credit unions, helping students gain hands-on budgeting and money management experience. The season also included Schuylkill County's first-ever Financial Reality Fair, hosted in partnership with Schuylkill Intermediate Unit 29 in May.



Captain Jason B. Jones Memorial Day of Caring

For the seventh consecutive year, volunteers proudly participated in the Schuylkill United Way's Captain Jason B. Jones Memorial Day of Caring. This year, the team assisted the St. Joseph Center for Special Learning with organization and cleaning projects while also learning more about the impactful services they provide to local children and adults.



Child Development Currency Presentations

In partnership with Schuylkill Community Action, staff helped deliver early financial education lessons at Child Development Centers across the county, leading fun, interactive activities focused on currency recognition and basic money concepts.



MEMBER SHRED EVENT

Safely dispose of sensitive documents at our FREE drive-thru shredding event on **Wednesday, July 29, 2026, 1:00-4:00 PM**

Bring old paperwork, files, and confidential documents to be securely shredded on-site at HRCU's Pottsville location. Limit of two bags/boxes per member.

YOU'RE INVITED TO A DAY OF APPRECIATION & Fun

As a thank-you for your membership and continued trust in HRCU, the Board of Directors invites you and your family to join us for Member Appreciation Day on **Saturday, August 22, 2026, at Knoebels Amusement Resort.**



From exciting rides to relaxing attractions, Knoebels offers something for everyone and is the perfect place to enjoy a summer day together. Members attending the event will receive **\$10 in complimentary park tickets**, and a **free lunch featuring hamburgers and hot dogs will be served from 11:00-11:45 AM.**

Event check-in and ticket pickup will take place from 10:00 AM to 1:00 PM.

Event Details

- **Eligibility for Free Attendance:** Members of record as of April 1, 2026
- **How to Register:** Starting July 8, 2026, register at any HRCU location or by contacting an MSR at 570.622.3399
- **Registration Deadline:** Friday, July 31, 2026
- **Ticket Distribution:** Park tickets are available for pick-up at the event registration table; **members must be present to receive tickets**
- **Guests of Members:** Non-member guests are welcome to register and attend; a \$17 lunch fee per guest will be collected during registration (non-member guests do not receive park tickets)

Whether you spend the day riding coasters, exploring the park, or simply enjoying time with family and friends, we look forward to celebrating with you at Knoebels!



PROTECTING YOUR PRIVACY

Your privacy matters to us at HRCU. Members may view our current Privacy Policy online at www.hdriver.org/privacypolicy, or request a printed copy from any MSR at their local HRCU branch. We understand there is often a misconception that financial institutions sell or broadly share member information. HRCU does not profit from sharing personal or sensitive member data, and any information sharing is limited only to relationships disclosed within our Privacy Policy and permitted by law.

Protecting our members' trust through privacy, confidentiality, and integrity remains a top priority. No changes have been made at this time.

FREE COIN COUNTING THIS JULY & AUGUST!

Turn your spare change into savings with FREE coin counting at HRCU during the months of July and August! Members can count all coin quantities up to \$1,000 at no cost.

Stop by your local branch and let your change add up! Some restrictions may apply.



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!

SUPPORTING DREAMS, CELEBRATING SUCCESS

HRCU is proud to award six outstanding local students with \$1,000 Honorary Scholarship Awards in recognition of their hard work, achievements, and dedication both in and outside the classroom.



Virgil C. Scott –
Volunteer Community
Service Scholarship

Toby Gudinas
Shenandoah High School
Majoring in Cyber Security at
Pennsylvania State University

Kyler Quick
Mahanoy Area High School
Majoring in Biology & Pre-Physical
Therapy at Misericordia University

Richard J. Ketz –
Athletic and Academic
Achievement Scholarship

Reese Ketner
Pottsville Area High School
Majoring in Pharmacy at
University of Pittsburgh

William Davis
Pottsville Area High School
Majoring in Aerospace Engineering at
Embry Riddle Aeronautical University

Charles Lantz –
Technical, Skilled, &
Vocational Trades Scholarship

Eric Smith
Blue Mountain High School
Majoring in Cyber Security at
Pennsylvania College of Technology

Maxum DiRenzo
Pottsville Area High School
Majoring in HVAC Technology at
Pennsylvania College of Technology

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

Independence Day
Saturday, July 4 – Closed

Labor Day
Monday, September 7 – Closed

Congratulations to all of this year's recipients! We are honored to support their future goals and wish them continued success in the years ahead.

TAKE THE HEAT OFF HOME IMPROVEMENT

Big home projects just 15288 got a little easier.

Whether you're updating a room, finishing trim, or tackling long-awaited upgrades, HRCU is here to help you get it done without the financial stress.

Enjoy 0.99% APR³ for 6 months on eligible Home Improvement transactions completed between 6/1/26 and 9/1/26, using your contactless HRCU Platinum Rewards Visa Credit Card.

Turn your plans into progress while keeping your budget comfortable along the way.

Think of it as a little extra help for your next project.



3APR (Annual Percentage Rate). Home improvement transactions made from 6/01/2026 through 9/01/2026 will receive 0.99% 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. Only purchase transactions, as defined by Envisant, with the following MCC Codes: Hardware, Equipment, & Supplies (5072); Home Supply Warehouse Stores (5200); Hardware Stores (5251); Lumber & Building Materials Stores (5211); Paints, Varnishes, & Supplies (5198); Glass, Paint, & Wallpaper Stores (5231); and Floor Covering Stores (5713) are eligible for this promotion. See credit disclosure, visit www.hdriver.org/take-the-heat-off, or contact HRCU's Lending Team to learn more.

