

LATITUDES

4TH QUARTER 2026



YOUR HOME HAS EVEN MORE TO OFFER

Turn the equity you've built into possibilities.

Your home can be more than a place to live – it can be a valuable financial resource. With a Home Equity Line of Credit (HELOC) from HRCU, you can tap into the equity you've built and put it toward the goals and expenses that matter to you.

Maybe there's a home improvement project you've been putting off, a major purchase you've been planning for, college tuition to help cover, or high-rate debt you'd like to consolidate. A HELOC can also provide a financial cushion for the unexpected, giving you a financial resource to turn to when life doesn't go according 10001 to plan.

HOME EQUITY LINES OF CREDIT

As low as

3.19%

.APR¹

12-Month Introductory Special

¹APR (Annual Percentage Rate). Rate current as of 10/1/26. Rates and terms are subject to change without notice. Home Equity Lines of Credit (HELOCs) feature a variable interest rate and are limited to an 80% loan-to-value (LTV). The promotional interest rate is valid for the first twelve months from the date the HELOC is opened. After the introductory period, the rate adjusts semi-annually based on the Prime Rate. The rate applied can increase or decrease no more than 2.50% at each potential adjustment. The minimum APR is 4.00% and the maximum APR can never exceed 18.00%. The minimum HELOC amount is \$10,000, and the minimum advance is \$500. Monthly payments may vary. HELOCs include a five-year advance period with up to a fifteen-year repayment term. The interest rate applied may be higher based on factors such as credit score and debt ratio. HRCU makes all final determinations regarding the applicable interest rate. See the Credit & Security Agreements available at HRCU for complete details.

Why Consider a HELOC?

- **Flexible, Revolving Access:** Borrow only what you need, when you need it.
- **Generous Borrowing Power:** Credit lines available up to 80% of your home's appraised value, minus the current outstanding balance on your first mortgage, if applicable.
- **Five-Year Draw Period:** Access available funds throughout the draw period as you repay what you borrow.
- **Extended Repayment:** Repayment terms up to 15 years can help make payments more manageable.
- **Versatile Use:** Put the funds toward renovations, major expenses, education, debt consolidation, or other needs.

Whatever your next goal may be, an HRCU HELOC can give you the financial freedom to move forward with confidence.

Ready to put your home's equity to work?
Contact HRCU or visit www.hdriver.org
to learn more and apply today.

Already have a HELOC with another financial institution?

Refinancing with HRCU
could help you save while
bringing your loan to a
credit union you know
and trust.



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

INTERNATIONAL CREDIT UNION (ICU) DAY

HRCU is joining credit unions around the world to celebrate ICU Day – a day dedicated to the people, values, and cooperative spirit that make credit unions unique. This year's theme, **"A Steady Signal in a Noisy World,"** highlights the trust, connection, and community that remain at the heart of the credit union movement.

Stop by any HRCU location on **Friday, October 16**, and celebrate with us! We'll have special ICU Day gift bags available for our member-owners as a small thank-you for being part of HRCU.²

²Available while supplies last.



**Cooperative Finance:
A Steady Signal
in a Noisy World**

MAKE THE MOST OF YOUR HRCU MEMBERSHIP

You're already a member – why not enjoy all the benefits that come with it?

Direct Deposit makes managing your money simple and convenient by having your paycheck automatically deposited into your HRCU account. It gives you easy access to your funds while making it simpler to manage everyday expenses, build your savings, make loan payments, or set money aside for what matters most – all without unnecessary trips to a branch.

Getting started is easy. Simply complete HRCU's Direct Deposit Form and provide it to your employer's payroll department. Ask a Member Service Representative for a form today and discover how much easier managing your money can be when more of your finances are in one place.

KNOW YOUR BUDGET. FIND YOUR RIDE.

A new vehicle can mean more freedom, more convenience, and a better fit for where life is taking you next. But before you start comparing vehicles, it helps to know 2467 what fits your budget.

A New or Used Auto Loan from HRCU is designed to make financing one less thing to worry about.

- **Competitive rates and flexible terms** to help you find a payment that works for your budget
- **Pre-approval for qualified borrowers** so you know your financing options before you shop
- **Convenient online application** to help make getting started simple
- **No pre-payment penalties** if you decide to pay your loan off faster
- **Local lending support** for every stage from a team that knows our members and community
- **Additional protection options** such as GAP and loan protection coverages

Whether you're headed to the dealership or shopping a private sale, we're here to help you feel better prepared before you get behind the wheel.

As a member-owned credit union, HRCU is focused on helping you make informed financial decisions and find lending solutions that support your goals. From your first application to the final payment, our local team is here when you need us.

Ready to see what may fit your budget? Easily apply online today and take the first step toward your next vehicle with HRCU.

3APR (Annual Percentage Rate). Rate current as of 10/1/26. 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 and 120% of the value for a used or refinanced vehicle based on J.D. Power Retail Value. Minimum loan amount is \$5,000. Advertised "as low as" APR applies to a 24-month loan term and assumes excellent borrower credit history. The interest rate applied may be higher based on factors such as loan term, credit score, debt ratio, and vehicle value. HRCU makes all final determinations regarding the vehicle value and applicable interest rate. See the Credit & Security Agreements available at HRCU for complete details.

**NEW & USED
AUTO LOANS**

Rates as low as

3.99%³

**FOR 24- AND
36-MONTH TERMS**



hdriver.org



GIVE YOUR HOLIDAY BUDGET A HEAD START

The holidays can bring plenty of cheer – and plenty of expenses. A Christmas Club Account helps you set money aside throughout the year, so you're ready for gifts, travel, entertainment, and other seasonal expenses when December arrives.

Open your account today through Online & Mobile Access under the Accounts tab (select Open a Subshare) or ask an MSR to help you get started.

***Already have a Christmas Club at HRCU?
Your funds were deposited directly into your account
or a check was mailed to you on 10/1/26.***

SPREAD A LITTLE HOLIDAY MAGIC

The HRCU elves are getting ready for a special delivery! On Friday, 12/11/26, our littlest members can pick up a Christmas goodie bag filled with festive treats and fun surprises – just something special to make their holiday season even sweeter.⁴

LEND A HELPING HAND

A holiday meal is something everyone should be able to enjoy. HRCU's annual Fall Food Drive is underway through 11/12/26, and you can help by bringing non-perishable, unexpired food items to any HRCU location. Donations benefit local food pantries and help provide meals to neighbors throughout the communities we serve.

LET'S MAKE CHRISTMAS BRIGHTER

Help put a smile on a child's face this holiday season! HRCU is an official Toys for Tots drop-off site – accepting new, unwrapped toys from 11/6/26 through 12/4/26. Your donation can help bring a little extra joy to children and families throughout Schuylkill County.

⁴Available while supplies last.
Child need not be present.

MAKE COLLEGE COSTS MORE MANAGEABLE

Whether you're paying for college or managing student debt, HRCU has options designed to help you save and simplify repayment.

Student Loan Lines of Credit can help fill funding gaps when scholarships, grants, and federal aid aren't enough. Apply once and access funds as needed throughout your college career, with flexible repayment options.

Already have student loans? Refinancing can potentially lower your interest costs, simplify multiple payments into one, and help you reach your payoff goals sooner. With competitive rates, flexible terms, no origination fees or prepayment penalties, and a simple online application, HRCU makes managing education financing easier.

Explore your options today 419 and see how HRCU can help you keep more of your money where it belongs – with you.

**To learn more, visit
hdriver.studentchoice.org.**



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!

IN THE COMMUNITY



Stuff the Bus | Schuylkill United Way

HRCU team members volunteered with Schuylkill United Way's Stuff the Bus initiative, helping prepare school supplies for local students and supporting a successful start to the school year.



Shred Day | HRCU

Our Shred Day event gave members a convenient way to safely dispose of sensitive documents while providing an opportunity to connect with the people and community we're proud to serve.



Annual Golf Outing | Schuylkill Chamber of Commerce

As a beverage cart sponsor, HRCU supported the Schuylkill Chamber's Annual Golf Outing, helping bring local businesses and community leaders together while strengthening connections throughout the area.

PROUD TO BE RECOGNIZED

HRCU was honored with a Keep Pennsylvania Beautiful – Community Partner Award at a recent Schuylkill County Commissioners' meeting, recognizing our commitment to local beautification and environmental stewardship.

We're grateful to Schuylkill Keep It Pretty (SKIP) for the nomination and to Keep Pennsylvania Beautiful for this meaningful honor. HRCU is proud to support efforts that make Schuylkill County a better place to live, work, and call home.



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 12 – Closed

Veteran's Day

Wednesday, November 11 – Closed

Thanksgiving Day

Thursday, November 26 – Closed

Day After Thanksgiving

Friday, November 27 – Closed at 1pm

Christmas Eve

Thursday, December 24 – Closed at 1pm

Christmas Day

Friday, December 25 – Closed

New Year's Eve

Thursday, December 31 – Closed at 1pm

New Year's Day

Friday, January 1 – Closed

