

HIDDEN RIVER

CREDIT UNION

Putting You First,
Keeps Us First!

Issue Highlights

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Quick Response Reader
can be used virtually
everywhere in the
world, to get a Quick
Response Reader,
download the reader

from your respective application store.
Once you have the Quick Response
Reader on your mobile device, you can
scan a quick response tag and it will
automatically open the website to which
it is linked.

Make HRCU's New, Low-Rate Credit Card Part of Your Resolution

Begin the New Year Stress Free!

A brand new year is on the horizon and it's a great time for a fresh financial start. Kicking off the year with a clean slate is easy when you eliminate the stress of high interest rate credit cards. Put your trust in HRCU as a local credit union that can help you save on credit card interest in 2017. Take advantage of HRCU's money saving balance transfer and have one less resolution to worry about.

Don't have an HRCU Platinum Rewards Visa Credit Card? Stop into a branch location to apply.

Once approved, you'll earn reward points for every dollar you spend. Why not get something in return for making your everyday purchases?

- Special Balance Transfer Promotion of **2.99%** APR for 12 months*
- Standard Rates as Low as **9.99%** APR after Balance Transfer Promotion Period
- Flexible Credit Limits up to **\$10,000**

What are you waiting for? **Apply Today!**



SWEET DEALS ON YOUR NEW SET OF WHEELS

It may be cold outside, but our auto loan rates will quickly get you fired up and ready for a new car or truck!

New Auto Loans as low as
1.19% APR**

Used Auto Loans as low as
1.39% APR**

Up to 125% financing.
Term options available up to
90 months.

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's creditworthiness.



CEO Letter

A few months ago, we informed you of some changes being made to HRCU's existing ATM/Debit card program. Part of those efforts include changes that will enhance fraud protections. In the next few weeks, HRCU will begin introducing its new MasterCard ATM/Debit "Chip" card. Members with existing cards will begin receiving the new cards by mail. The card will have a fresh look and new card number. Cardholders will also receive a new personal identification number (PIN), shortly after the card is received.

All new HRCU ATM/Debit "Chip" cards will have a microchip embedded in the card that provides increased protection against fraud. This card technology has been used widely around the world and has been proven to reduce counterfeit fraud in card-present transactions.

The new card will provide you greater confidence in knowing the chip in your card can help protect you from fraud anywhere you use your HRCU ATM/Debit card.

You should expect your new HRCU ATM/Debit "Chip" card to arrive within the next few weeks, but in the interim, continue using your magnetic strip card with confidence. HRCU will continue to monitor your account and transactions for possible fraud. When your new "Chip" card arrives, simply activate the card by following the enclosed instructions, and begin making purchases with the added security and confidence the card provides.

You will receive additional instructions on how to use the new "Chip" Card with the mailing, and additional announcement information will be available. If you have any questions, please contact a Member Services Representative at any branch location.

**In Credit Union Service;
John H. Murga, CEO**



Thank You For Your Service

With the start of the new year, the Board of Directors, Management and staff would like to take a moment to thank you — our valued members — for choosing HRCU. We understand you have several options when selecting a financial institution, yet you stay loyal to the credit union. In 2017, we will continue our mission to meet your financial needs by providing high quality, low cost financial products and services!



Consolidate And Keep More Of Your Money In The New Year

If a lack of credit worthiness, mounting expenses or that pesky holiday debt is holding you back from reaching your financial goals, a Debt Consolidation loan from HRCU may be the answer. This type of financing is available at rates as low as 8.50% APR for up to 36 months, and is 8887 a great way to manage your expenses and potentially lower your monthly payments, allowing you to keep more of your hard-earned money.

If you are juggling high-interest credit card payments, an auto loan, post-holiday bills or other types of debt, a Debt Consolidation loan could offer you:

- Lower interest rates
- Lower, flexible payments
- More time each month with just one bill to pay
- Just one due date to remember
- An high-interest debt
- An improved credit score
- A clearer picture of what you owe and when it will be paid off



A Debt Consolidation loan may be the change needed to help you take control of your finances. Apply today by visiting our website or stopping by any branch location and get your fresh financial start underway.



What's Happening at the CU!

→ On Monday, January 23, 2017, the look and presentation of our Out-Reach 24/7 Online Account Access System is improving and being enhanced for member ease and convenience. There will be noticeable enhancements to the appearance of the system, but the overall functionality will remain the same.

→ In November of 2016, HRCU collected non-perishable food items to benefit St. Patrick's Soup Kitchen. With your help, we were able to provide numerous meals for the many local individuals and families that turn to the soup kitchen when facing hardship.

→ HRCU participated in the annual Toys for Tots Drive, helping to make a difference for less fortunate children throughout Schuylkill County this past holiday season. Both members and staff made frequent donations throughout November and December of 2016.

CU @ HRCU's Annual Meeting



Plan to attend HRCU's 64th Annual Meeting, which will be held on a date between February and April of 2017 in the community room at our main office in Pottsville. Notice of the meeting will be posted in the lobby of both HRCU branch locations and on HRCU's website. 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 elections are being held. After the nominations of the nominating 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 2016 Board Meeting.

In 2017, two board positions will be available. Charles Lantz and Robert Connelly are currently members of the Board of Directors and are running for re-election.

The Annual Meeting is a credit union tradition — one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members and stockholders. But because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union — we hope to see you there.

Stay Alert All Year Long

The holidays are behind us, but that doesn't mean scammers are taking a break. In order to protect your money, here are some tips for keeping your accounts and information safe:

- Change your login/username from your account number. For example, if you have 1234 change it to JJones01.
- Utilize all characters in your password: Uppercase, lowercase, symbols, and numbers.
- Keep your password confidential.
- Make use of anti virus protection software.
- Beware of questionable emails. HRCU will NEVER ask you to email your account information, SSN or other information because we already know who you are.

Notify us IMMEDIATELY if you think you 1023 have submitted account details to the wrong place, or if you notice suspicious activity on your account.

Member Survey



Name: _____

City: _____

How long have you been a member?: _____

Please address any questions, concerns, or comments: _____

*You can return this survey to either of HRCU's branch locations or mail to –Hidden River Credit Union, Attn: Marketing Department, 60 Westwood Road, Pottsville, PA 17901-1834. **By completing and returning the survey above to the credit union, you authorize the credit union to publish your experience in HRCU's quarterly newsletter or HRCU's website, unless otherwise noted.



POTTSVILLE

60 Westwood Road
Pottsville, PA 17901
Phone: 570.622.3399
Fax: 570.622.5801

Monday-Thursday 7:30AM-4:30 PM
Friday 7:30AM-6:00PM
Saturday 9:00AM-1:00PM
(Drive Thru ONLY)

ORWIGSBURG

629 W. Market Street
Orwigsburg, PA 17961
Phone: 570.366.8800
Fax: 570.366.0780

Monday-Thursday 7:30AM-4:30 PM
Friday 7:30AM-6:00PM
Saturday 9:00AM-1:00PM
(Drive Thru ONLY)

The Safer, The Better

Storing your valuables in a safe deposit box is one of the only ways to ensure protection against theft, fire, flood and tampering. Safe deposit boxes are offered in Small, Medium, Large and Extra Large sizes at our Pottsville location only. Keep your valuables and possessions safe and secure 5710 by opening a box today!

Starting at just \$20 a year!



What Members are Saying

We have been members of Hidden River many years now and never have we ever experienced anything but excellent service, friendly personnel and honest information and help!

–Tom & Gwen W., Orwigsburg, PA

Just keep doing what your team is doing — being excellent!

–Richard W., St. Clair, PA

Very friendly, courteous, helpful and accommodating in loan department and all front desks. Staff we have dealt with are GREAT!

–Dave and Barbara S., Minersville, PA

We welcome and appreciate any form of feedback and will continue to do our best to serve you better.

–Julia Fisher, Marketing Coordinator

Board of Directors

Charles Lantz, President
George Zwiebel, Vice President
Robert Stablum, Treasurer
Linda Bollinger, Secretary
Robert Connelly, Director
Richard Ketz, Director
Mary Ellen Setlock, Director

Holiday Closings

MARTIN LUTHER KING, JR. DAY

Monday, January 16 – Closed

PRESIDENTS' DAY

Monday, February 20 – Closed

*APR (Annual Percentage Rate). Receive 2.99% APR on all balance transfers made from 12/01/2016 thru 2/28/2017 for 12 months. Any unpaid balances after 12 months will revert to standard rate applicable on your account. APR based on credit worthiness and underwriting criteria, see credit disclosure for more information.

**APR (Annual Percentage Rate). HRCU may finance up to the maximum approved by policy for New & Used vehicles (including tax, tags, documentation and certain extended warranties), and is also based upon vehicle value and the applicant's credit worthiness. The interest rate applied may be higher based on the applicant's credit worthiness or vehicle value. Minimum loan amount is \$5,000. HRCU makes all final determinations regarding the vehicle value and applied interest rate. Rates and terms are current as of 12/1/16 and are subject to change without prior notice. See HRCU's LOANLINER Credit and Security Agreement. Additional interest rate discounts or promotional terms may apply to new loan applications only and may already be reflected in the interest rate advertised. No other discounts 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 \$20.00. Just call us during our regular business hours and we'll deposit your \$20.00 prize to your regular share account. GOOD LUCK!

