

# Make it Happen with a **PERSONAL LOAN**



We believe  
borrowing should be  
straightforward and  
stress-free.



- **No application or credit report fees**
- **Competitive rates as low as 9.99% APR\***
- **Borrow up to \$10,000** for what matters most to you
- **No pre-payment penalties**
- **Flexible options:** direct deposit, payroll deduction, or automatic transfers

*A Lending Specialist is ready to show you how **simple and affordable** borrowing can be with HRCU — **ask for more info!***

\*APR (Annual Percentage Rate). Rate current as of 9/1/25. 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.

POTTSVILLE • ORWIGSBURG • HOMETOWN • PINE GROVE



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