

HERSHEY FEDERAL CREDIT UNION

WINTER 2021

A Publication for the Members of Hershey FCU



HERSHEY FCU UPCOMING

Tax Filing Deadline

Thursday, April 15

2021 Annual Meeting

Wednesday, April 28

HFCU 2021 Scholarship

Scholarship applications and additional information will be available in February!

Follow us on Facebook for giveaways, financial tips, & community outreach updates!



Message from the CEO

Joseph Marchese

The impacts of the COVID-19 pandemic have been felt across our membership and communities throughout 2020. It has been a challenging year for all. Yet, there is a lot of optimism here at Hershey Federal Credit Union as we embark on 2021. HFCU is poised to embrace both the challenges and opportunities ahead. With the uncertainties that have come with 2020, know that your credit union will remain a pillar in the communities that we serve. The COVID-19 pandemic has taught all financial institutions that our members need access to their finances with quality, secure, and reliable tools, even if we are closed. Our team is working hard to ensure we have procedures and digital tools in place for our members to receive a seamless experience when opening new accounts or applying for loans.

By this Spring, HFCU will launch our new Home Equity Line of Credit product to support our membership through their home projects and various homebased needs. Our Line of Credit will replace the existing HELOC & Home Equity Term Loan products by combining the best benefits and features of both into one easy-to-use product. Borrow on your Line at opening and you can choose either the interest-only payment with a variable rate, or lock in the balance at our low fixed rates for a set term with a fixed monthly payment. Currently, our account opening system is in line to be upgraded, which combined with the lending system upgrade, will give HFCU the ability to make major enhancements to our online services moving forward. This includes applying for a loan. In line with this strategy, HFCU now offers digital document signing through DocuSign. As rates remain at record lows, HFCU will continue to boost our mortgage services with low rates and great service for both refinance and new home purchases.

Whether you're looking to consolidate Christmas debt or buy a new car, HFCU is working hard to be a premier lender in our local market. We offer great rates and a member service experience that is focused on your individual needs. We coach our lenders to have quality conversations with our members, to understand your goals, and to help determine how we can assist you. I like to think our products are our tools, but our talented professionals are where we make a difference. And to that end, HFCU continues to grow our Business services and Business Lending program. As a Community Chartered Credit Union, we believe that one of the ways we can help our community prosper is to help our local businesses grow.

As we strive to live by our value statements, our community outreach efforts in both Lebanon and Dauphin counties has been an important focus for our credit union. In 2021, we will continue to be engaged in our communities and provide help to local non-profit's and service organizations. We will approach this in creative ways to maintain the safety of ourselves and our communities as we grapple with the lasting impacts of this pandemic.

We are here to support you as many of our members have been adversely impacted over the past year. If you have been impacted and are seeking assistance, please do not hesitate to reach out and speak to one of our professionals. Hershey Federal Credit Union is dedicated to serving our membership and the communities in which we reside, and we will continue to pursue initiatives that support that mission as we move through 2021. Thank you for being members of Hershey Federal Credit Union.

2021 Tax Forms

IMPORTANT NOTICE: The 1099 (for dividends earned more than \$10 per year) and 1098 (for residential interest paid more than \$1.00 per year) tax forms were mailed with the December year-end statements. Members registered for e-statements will receive their 1099 and 1098 forms electronically only. An email notice will be sent stating the forms are available via Internet Branch. If you have any questions, please call (717) 533-9174.



HERSHEY FEDERAL CREDIT UNION
www.HersheyFCU.org

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Are you using our HFCU Mobile Branch app?

Mobile banking provides a convenient, safe way to access your funds when you're unable to visit a branch. HFCU Mobile Branch makes managing your finances easier!

Some of our app features:

- Account balances & transaction history
- Transfer funds
- Mobile check deposit
- Check stop payments
- Bill Pay
- Card Controls
- Secure messaging support
- Pay loans on the go!

2021 HFCU Annual Nomination Notice

In accordance with our by-laws, the nominating committee has filed the following ballot with the HFCU Board Secretary:

Richard Miller	3-year term
Dan Davis	3-year term

Names of other HFCU members may be added to the ballot by using the following procedures:

1. Eligible HFCU members must obtain an application and a biographical data form from HFCU, either in person or by mail.
2. The petitioning member must obtain signatures from at least 1% (67) of valid and eligible HFCU members.
3. The member must complete the application and biographical data form.
4. The member must then return the completed application, biographical data form, and a list of signatures to Joseph Marchese, CEO, by 5 p.m. on Friday, March 19, 2021.

On March 22, 2021, the applications will be verified. Only qualified members in good financial standing with HFCU will be accepted and added to the ballot. The completed ballot with biographical data of all nominees will be posted in our offices on March 24, 2021.

The ballot will be presented at the HFCU Annual Meeting on April 28, 2021. HFCU members with a deposit of at least one share (\$5) and who are at least 18 years old are eligible to vote. If a vote is needed, each member is allowed only one vote, regardless of the number of accounts or amount of shares. There will be no off site ballot boxes or proxy vote. You must be present to vote.



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HERSHEY FEDERAL CREDIT UNION

232 Hershey Road
Hummelstown, PA 17036

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HFCU LOBBY UPDATES

All HFCU lobbies
will be open by
appointment only until
further notice!

HERSHEY FEDERAL CREDIT UNION

Main Office

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FAX: 717-533-5241

Annville Branch

710 East Main Street • Annville, PA 17003
717-868-3080 • Fax: 717-868-3083

OFFICE HOURS

Mon. - Thurs: 9 AM - 5 PM Wed: 9:30 AM - 5PM
Fri: 8 AM - 6 PM Sat: 9 AM - 12 PM

MERLIN - Telephone Access Service

1-800-432-3207

HFCU Investment & Retirement Services

717-533-9174 ext. 410

