

HERSHEY FEDERAL CREDIT UNION

FALL 2021

A Publication for the Members of Hershey FCU



**HFCU
NEWS**

VISIT OUR HFCU TEAM

Oct 13 - Hershey Halloween Parade

Oct 23 - Bark for Life

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

www.HersheyFCU.org

Holiday Helpers

**Need extra holiday cash?
Holiday Helper Loans are
a convenient financing
option for a variety of
holiday needs!**

**Our holiday club pays you
back for your savvy
saving habits too!**

Special Share

**From down payments to
vacations, we have you
covered! Get there faster
with competitive interest.**

- » **Set aside for a wide range of
personal needs or a rainy day**
- » **No monthly maintenance fees**
- » **Make deposits at any time or
set-up direct deposit**

HERSHEY FEDERAL CREDIT UNION

HersheyFCU.org | (717) 533-9174

DRIVE FREE FOR THREE!

NO PAYMENTS & NO INTEREST FOR 3 MONTHS!

LIMITED TIME OFFER AVAILABLE FOR NEW PURCHASES AND REFINANCING!

MINIMUM LOAN AMOUNT = \$10,000

MINIMUM LOAN TERM = 3-YEAR TERM

Federally Insured by NCUA

Rates, terms, and conditions are subject to change and may vary based on credit worthiness. Other restrictions may apply. All loans are subject to approval. Equal Opportunity Lender. Limited Time Offer!

**HERSHEY FEDERAL
CREDIT UNION**
www.HersheyFCU.org



1.90% APR

for up to 12 billing cycles *

**Visa® Balance Transfer
and New Purchase
Program**



To learn more about our Visa Credit Cards or our current rates visit HersheyFCU.org

*1.90% Annual Percentage Rate (APR) on Balance Transfers/New Purchases is a “Discounted” rate that will be in effect for 12 consecutive billing cycles, which will be considered the promotional period. After the expiration of your “Discounted” rate, the remaining unpaid portion will be subject to your normal APR as outlined in your normal monthly statement. Other restrictions or conditions may apply.

Best Practices for Using a Credit

By properly managing a credit card, you can earn rewards and build your credit score, all while making your regular purchases. The first step to best using a credit card is to get the right one. That means doing your research. You should consider your spending habits and priorities when it comes to rewards. It’s wise to avoid cards that charge annual fees or high-interest rates. Once you’ve decided on your priorities, search for cards that will work with your current situation.

The best thing you can do with your card to build your credit score and protect your finances is to pay off what you owe on time. You don’t want to carry over unpaid balances or consistently make late payments because these actions will have negative impacts on your score



and can cause you to slip into a situation where you’re unable to pay off your debt. With that in mind, don’t be afraid to use your credit card! While simply having a card can have a positive impact on your credit score, it will be much more helpful if you actually use the revolving credit.

Recognizing and Avoiding Scams

Con artists cheat Americans out of billions of dollars every year. Recognizing red flags for potential scams can help protect you, your loved ones, and your hard earned cash.

Phishing

Phishing is when scammers pretend to be someone that they aren't to gather sensitive information or access to a person's funds through a credit card or bank account. Phishing can take many forms, including emails, texts, and even fake websites. Often, you'll get an email or text informing you that there's been a problem with your account or offering you a great deal from a company you know and trust.

Do not click on links or enter your information. Navigate to a separate browser or even use a different device to go to the official website. Do not enter your information! Scammers are constantly refining their ways of obtaining your personal information. To learn more about recent scams or for more tips, you can visit the FTC's website.

HERSHEY FEDERAL CREDIT UNION

www.HersheyFCU.org

Looking for a
new home?
Trust in HFCU!

Visit our **HOME LOAN CENTER**
for an easy application process!



Federally Insured by NCUA
State Financial Network NMLS #1020019



For more information, go to www.HersheyFCU.org or call (800) 426-7140.

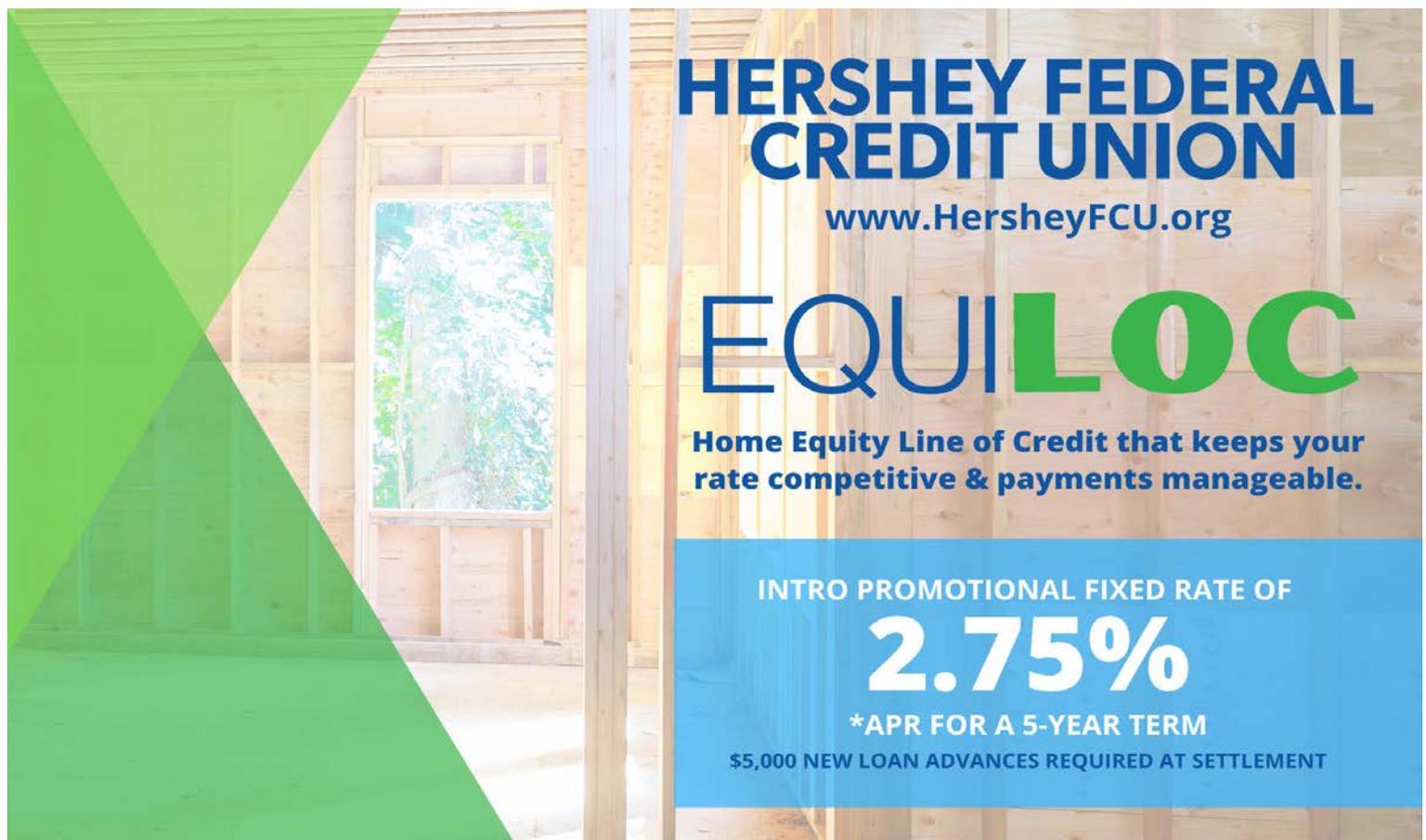
Recognizing and Avoiding Scams (cont.)

Threatening Impersonations

Similar to phishing, scammers can also try to intimidate you into paying them by pretending to be a person in power. That could mean impersonating someone from the IRS, a debt collector, or anyone who demands you pay them immediately. The IRS will never call you! You can find ways to contact the IRS at [IRS.gov](https://www.irs.gov). Scammers try to intimidate you by creating a sense of fear and urgency, so that you'll pay them or give them information.

When You Encounter a Scammer

If you're contacted by a scammer, the best thing you can do is simply ignore them—don't answer their calls, delete their emails, and navigate away from a sketchy looking site. You should never give anyone information or send them money until you are sure that they are legitimate. If you've been contacted by a scammer, you can also report them to the FTC to help stop them from reaching out to you or others.



HERSHEY FEDERAL CREDIT UNION
www.HersheyFCU.org

EQUILOC

Home Equity Line of Credit that keeps your rate competitive & payments manageable.

INTRO PROMOTIONAL FIXED RATE OF
2.75%
*APR FOR A 5-YEAR TERM
\$5,000 NEW LOAN ADVANCES REQUIRED AT SETTLEMENT

Call (717) 533-9174 for more information!
Federally Insured by NCUA

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232 Hershey Road
Hummelstown, PA 17036

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U.S. POSTAGE PAID
HARRISBURG, PA
PERMIT NO. 488

LOVE MY CREDIT UNION REWARDS



HFCU members can save on products & services like...

- TurboTax & SimpliSafe
- Home & Auto Insurance
- Travel & Entertainment

Members get more with Love My Credit Union #

LoveMyCUREwards

HFCU LOBBY UPDATES

Hummelstown Lobby
open by appointment only

**Hummelstown
Drive Through Hours**

Mon - Fri 8:00am - 5:00pm

Saturday 9:00am - 12:00pm

HERSHEY FEDERAL CREDIT UNION

Main Office

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Toll Free: 800-832-4328

E-mail: hfcu@hersheyfcu.org

Web Site: www.hersheyfcu.org

Hershey Branch

904 East Chocolate Avenue • Hershey, PA 17033

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

iTalk Telephone Access Service

1-800-432-3207

HFCU Investment & Retirement Services

717-533-9174 ext. 410

