

# HERSHEY FEDERAL CREDIT UNION

WINTER 2022

A Publication for the Members of Hershey FCU

## HERSHEY FCU UPCOMING

**Tax Filing Deadline**

Friday, April 15

**2022 Annual Meeting**

Wednesday, April 27

**HFCU 2022 Scholarship**

Scholarship applications and  
additional information will be  
available in March!

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





# Message from the CEO

Joseph Marchese

Hershey Federal Credit Union is growing in membership, innovating new products and services, and serving our community. In the past year, we have experienced strong membership growth, increased loan volume, and rolled up our sleeves to help those in need in our community. Hershey FCU exists as a small credit union to serve our members. We continue to utilize the resources provided by our members to give back to our community through partnerships with local food banks, local charitable organizations, and schools. Providing caring service to our members and our membership communities is our mission.

A primary objective entering 2021 was to ensure that we provide membership with flexible lending solutions to meet their needs. In May, we launched the EquiLOC, a new home equity line of credit product that gives our membership the ability to utilize available equity in their home at low interest rates, and to choose how they want to repay the loan. Members can choose to carry the balance at an interest-only variable rate payment, or they can lock in a term up to 15 years with a fixed rate and payment. Our new home equity product is built with the financial flexibility that is vital to meet our membership's needs. Whether you're looking to consolidate Christmas debt with one of our Visa or Signature loan products, or to buy a new car, we are 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 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 the difference for our membership. We continue to grow our business services and our 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. In 2021, we generated over \$18 million in new business loans.

As well, we recognize that our members need to save money and plan ahead for the future. While certificates and money market rates have been down across the financial industry landscape, Hershey FCU through our partnership with CUNA Brokerage Services welcomed Tristan Hill to the credit union as our new Financial Advisor. Tristan's role is to educate and provide alternative solutions that will help members achieve their financial goals. Hershey FCU continues to offer a reward's checking product to give back to our membership for their everyday activities, like using a debit card. As a small credit union, we value every member, and we demonstrate that in our commitment to service and products that enrich our members financials lives.

In 2022, we are looking ahead to enhancing our digital, online, and mobile services technology. We want our members to have an experience that is both convenient and effective to meet their lifestyle needs. At the same time, we cannot forget that our members choose Hershey FCU to get a personalized and caring service experience, and we must hold ourselves to the highest level of service standards. As we embark on the new year and turn the page on 2021, we are focused on developing technological tools that enhance our member's financial experience, delivering flexible loan options at affordable rates, and holding ourselves to the highest standards of service excellence. We are dedicated to serving our membership, community, and we will continue to pursue initiatives that support that mission as we move through 2022. Thank you for being members of Hershey Federal Credit Union.

# 2022 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](http://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](http://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.

**HERSHEY FEDERAL  
CREDIT UNION**

[HersheyFCU.org](http://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!



# Banzai!

## Take control of your finances!

Try Banzai! our FREE online financial literacy program!



## Are you planning to attend college?

HFCU has partnered with Sallie Mae® to offer private student loans to those who need additional assistance.

Our student loans offer:

- » Competitive interest rates
- » Repayment options
- » No origination fees; no prepayment penalties

## 2022 HFCU Annual Nomination Notice

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

Paul Wagner	3-year term
Colleen Gallo	3-year term (Unfinished term of L. Lingenfelser)

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 18, 2022.

On March 21, 2022, 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 23, 2022.

The ballot will be presented at the HFCU Annual Meeting on April 27, 2022. 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.



# HERSHEY FEDERAL CREDIT UNION

[www.HersheyFCU.org](http://www.HersheyFCU.org)

## EQUILOC

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

# 3.25%

\*APR FOR A 5-YEAR TERM

Call (717) 533-9174 for more information!  
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!



## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)





# HERSHEY FEDERAL CREDIT UNION

232 Hershey Rd. Hummelstown, PA 17036

PRST STD  
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

## 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 Location - lobby open**

**Annville Location - lobby open**

## HERSHEY FEDERAL CREDIT UNION

### Main Office

232 Hershey Road • Hummelstown, PA 17036  
Phone: 717-533-9174 • FAX: 717-583-5234  
Toll Free: 800-832-4328  
E-mail: [hfcu@hersheyfcu.org](mailto:hfcu@hersheyfcu.org)  
Web Site: [www.hersheyfcu.org](http://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

