



# Hershey

FEDERAL CREDIT UNION

SUMMER 2022 A Publication for the Members of Hershey FCU



**HFCU  
NEWS**

Visit us at  
National Night Out!  
Tuesday, August 2nd



Follow us for  
giveaways &  
community  
outreach updates!

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



# Buying a Home

The actual amount you'll spend to buy a home depends on the location and type of home. While the dollar amount will vary, certain guidelines apply wherever you buy.

It's likely that you will need a down payment and a long-term loan. Traditionally, the down payment has been between 10% and 20% of the sale price, though there are government sponsored programs that allow a smaller down payment. Keep in mind that the less you put down, the larger your mortgage payments will be.

What a mortgage costs depends on three factors: the principal, or amount you borrow, the finance charge you pay for borrowing, and the term.

Visit our website for more information on home loans and resources such as our budget and loan payoff calculators!



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

## EQUILOC

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

**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!



# Branch Operations

Our Hummelstown location became an operations center on May 2, 2022. We now operate our Hummelstown Branch by appointment only and via ATM transactions. Please visit our Hershey or Annville locations to utilize our drive-up services or for in-person assistance.



**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](https://www.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.



*Members Get More*  
Enjoy Exclusive Deals Every Day

**Love My Credit Union® rewards**

**Start Saving**



# 2022 HFCU Scholarship

Hershey FCU recently awarded our \$1,000 Richard E. Fogleman Memorial Scholarship to Alayna Harrell.

Alayna Harrell is attending Penn State University. Harrell participates in the peer mentor program, Agriculture Future of America, Big Brothers Big Sisters, and PA Farm Bureau.



## 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

## Repaying Student Loans

More than half of all college graduates have used student loans to pay tuition and other costs. So if the lingering bill for your education makes you nervous, know that there are options that can make repayment easier.

Visit our website for loan repayment resources such as our budget and student loan payoff calculators!



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## Signing up for Banzai is Easy!

1

Go to  
[hershefcu.learnbanzai.com](https://hershefcu.learnbanzai.com)

2

Click Get Started

3

Select Your Age

4

Enter your login information  
and choose your course

5

Click Start and Play

# Take Control of Your Finances

Visit our  
website for  
information on  
our FREE  
online financial  
literacy  
program

# Banzai!





**Hershey**  
FEDERAL CREDIT UNION

232 Hershey Rd. Hummelstown, PA 17036

# HFCU LOBBY UPDATES

## Hummelstown Branch Change

*Our Hummelstown location is now an operations center. With this change, we will operate the Hummelstown Branch by appointment only and via ATM transactions. Please visit our Hershey or Annville locations to utilize our drive-up services or for in-person assistance.*

## Annville & Hershey Branch Hours

Mon - Tues	9:00am - 5:00pm
Weds	9:30am - 5:00pm
Thurs	9:00am - 5:00pm
Fri	8:00am - 6:00pm
Sat	9:00am - Noon



**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

