HERSHEY FEDERAL CREDIT UNION

SUMMER 2020 A Publication for the Members of Hershey FCU



Lending a Helping Hand



Members can skip up to 6 payments on the following:

- Home Equity Term*
- Home Equity Line*
- Signature Term
- Signature Line
- Indirect Auto
- Direct Auto

- Credit Cards
- RV/Collateral Loans

Members have the option of interest-only payments during these 6 months!

Note: Similar to our current "skip a payment" program, interest will accrue but term of the loan will be extended by the number of payments skipped.

*Forbearance will result in a larger final payment and/or increased monthly payments.

Members with HFCU credit cards can have the limit increased by \$1000 with no underwriting required.

Members can receive a \$1,000 credit card with payments deferred up to 6 months.



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 current rates visit www.HersheyFCU.org

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

Is the money in my account safe?

Hershey FCU is federally insured by NCUA making your account the safest place to store your hard earned cash! NCUA will insure up to \$250,000 per account ownership type/account type and institution. How much coverage you have depends on what category your account falls into. If you have a savings account and a checking account, those are both in the single owner account category, so they would be insured for a total of \$250,000. But if you had accounts of different types—say a checking account and an IRA—each account would be insured for \$250,000, meaning you would have a total of \$500,000 of protection.

When it comes to what kinds of accounts are insured, almost everything that isn't an investment would be protected. This includes checking, savings, trusts, CDs, and Money Market Accounts. Accounts that generally aren't protected would be things like stocks or bonds.





Federally Insured by NCUA

State Financial Network NMLS #1020019

The funds in your HFCU accounts are federally insured by NCUA up to \$250,000 per depositor, per account type. Important: Storing money in your home comes with risks of uninsured loss and could prevent you from paying essential bills.



HERSHEY FEDERAL CREDIT UNION

www.HersheyFCU.org

Are you ready for your first home?

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

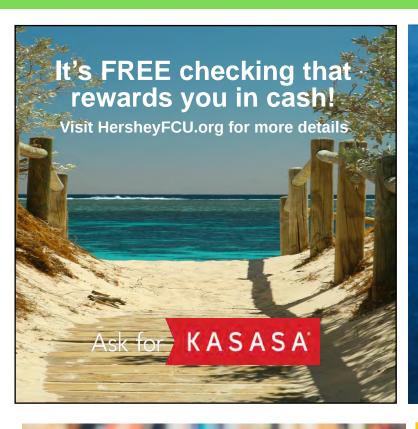


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For more information, go to www.HersheyFCU.org or call (800) 426-7140.





NOTICE

2020 HFCU Annual Meeting is POSTPONED!

We will provide additional information and meeting details in upcoming months.

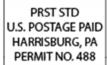




You get \$100 per line on up to two lines when you switch to Sprint. Plus, \$100 loyalty reward every year! That means savings of more than \$600 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy!

- Switch to Sprint and mention that you're a member.
- Register your new lines at LoveMyCreditUnion.org/SprintRewards.
- Cash rewards will be deposited directly into your credit union account within 8-10 weeks.





232 Hershey Road Hummelstown, PA 17036



HFCU LOBBY UPDATES

Hershey Office open as of 6/15/20 Annville Office open as of 7/6/20 Hummelstown Office will be open by appointment only.



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
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

MERLIN - Telephone Access Service 1-800-432-3207

HFCU Investment & Retirement Services 717-533-9174 ext. 410



