

# HERSHEY FEDERAL CREDIT UNION

SUMMER 2020

A Publication for the Members of Hershey FCU



## HERSHEY FCU UPCOMING

2020 Annual Meeting

*POSTPONED UNTIL SEPTEMBER*

Follow us on Facebook for  
upcoming events & contests!



# Lending a Helping Hand



**HERSHEY FEDERAL CREDIT UNION**  
[www.HersheyFCU.org](http://www.HersheyFCU.org)

**Lending a Helping Hand**

Are you currently in need of financial assistance?

Apply today for our relief loans!

**NO payments for up to 6 months!**

Call (717) 533-9174 to apply!

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 loss that will not be insured and could prevent you from paying essential bills.

## 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.**

# 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 current rates visit [www.HersheyFCU.org](http://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.

# HFCU



# HERSHEY FEDERAL CREDIT UNION

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

**Refinance your  
mortgage and  
save today!**

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

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

HOME  
SWEET  
HOME

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

Are you ready  
for your first  
home?

**Visit our new 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](http://www.HersheyFCU.org) or call (800) 426-7140.





It's **FREE** checking that  
rewards you in cash!

Visit [HersheyFCU.org](https://HersheyFCU.org) for more details

Ask for **KASASA**

# NOTICE

## 2020 HFCU Annual Meeting is POSTPONED!

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



## 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
- » Multiple repayment options
- » No origination fees; no  
prepayment penalties



**Hey credit union members!  
Claim your cash.**

Cash via deposit. \$100/line, max 2 lines.  
Req. new line of service and online registration.

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](https://LoveMyCreditUnion.org/SprintRewards).
- Cash rewards will be deposited directly into your credit union account within 8-10 weeks.





232 Hershey Road  
Hummelstown, PA 17036

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



Love My  
Credit Union®  
rewards



File by  
7/15

**BEAT THE TAX  
DEADLINE and  
SAVE UP TO \$15!**



# 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@hersheycfu.org](mailto:hfcu@hersheycfu.org)  
Web Site: [www.hersheycfu.org](http://www.hersheycfu.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

