



Hershey
FEDERAL CREDIT UNION

A PUBLICATION FOR THE MEMBERS OF HERSHEY FCU

CHECK OUT OUR RATES!



**8 MONTH
SPECIAL CERTIFICATE**

4.60%
APY*

- \$500 minimum deposit
- 4.506% Dividend Rate



MONEY MARKET ACCOUNTS

1.05%
APY*

DIVIDENDS ARE NOT PAID ON
BALANCES LESS THAN \$2,500

**EQUILOC HOME EQUITY FIXED-
TERM LOCK IN AS LOW AS**

5.75%
APR*

UP TO 60 MONTHS



AUTO LOANS FOR AS LOW AS

6.50%
APR*

UP TO 84 MONTHS



Federally Insured by NCUA

Membership Eligibility Required. Membership fees and restrictions may apply. *APY = Annual Percentage Yield. *APR = Annual Percentage Rate. Limited time offer. Penalty for early withdrawal on CD. *Special certificates = certificates that are issued in terms are not usually offered, such as 8 months, 13 months and 16 months, and that we can stop offering at any time without advanced notice. Other restrictions and conditions may apply.

WINTER 2025

Tax Filing Deadline
Tuesday, April 15

2025 Annual Meeting
Wednesday, April 23

2025 Scholarships

\$1,000 *Richard Miller
Memorial Scholarship*

\$1,000 *Richard E. Fogleman
Memorial Scholarship*



Follow us on social media for
Hershey FCU news, financial
tips, giveaways, and more!



2025 Hershey FCU Annual Nomination Notice

In accordance with HFCU bylaws, the nominating committee has filed the following ballot with the HFCU Board Secretary:

PAUL WAGNER	3-YEAR TERM
COLLEEN GALLO	3-YEAR TERM

Names of other HFCU members may be added to the ballot by using the following procedures:

- Eligible HFCU members must obtain an application and a biographical data form by contacting CEO Joseph Marchese at 717-533-9174 ext.125 or jmarchese@hersheyfcu.org.
- The petitioning member must obtain signatures from at least 1% (93) of valid and eligible HFCU members.
- The member must complete and return the completed application, biographical data form, and the list of signatures to Joseph Marchese, CEO, by 5:00 p.m. on Friday, March 14, 2025.

On Monday, March 17, 2025, 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 Wednesday, March 19, 2025.

The ballot will be presented at the Annual Meeting on Wednesday, April 23, 2025. 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.

Account Safety IMPORTANT NOTICE

At Hershey FCU, your security is our top priority! Scammers are constantly finding new ways to target unsuspecting individuals.

We will **never** call, email or text you to request:

- Account Numbers
- User Names or Passwords
- Social Security Numbers
- Or other personal details

Please contact us directly if you're ever unsure about a request or communication you've received.



Are you planning to attend college?

Hershey FCU has partnered with Sallie Mae® to offer private student loans.

At Hershey FCU, our student loans have the following:

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