

HERSHEY FEDERAL CREDIT UNION

SUMMER 2021

A Publication for the Members of Hershey FCU



**HFCU
NEWS**

HFCU 2021 Scholarship
Scholarship winners announced!

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community outreach updates!**

www.HersheyFCU.org

Take control of your finances!

Try Banzai! our FREE online financial literacy program!



Looking for a new car?

When searching for a new car, you have three main options: buy used, buy new, or lease.

Used - Used cars are less expensive up-front, and they have the added benefit of not depreciating instantly. If you do choose to buy a used car, there are some costs not typically associated with buying new. For example, you may need to do some maintenance work on the car much sooner than if you bought a new one.

New - You will have more financing options and new-car incentives such as cash rebates and great interest rates when you buy new. While you are still likely to spend more than you would on a used car, you may spend much less than the first market price after negotiations, incentives, and rebates.

Lease - You get to drive a brand new car every few years! The drawback, however, is that the money you are spending isn't investing in an asset, it's simply spending money. Like renting instead of buying, you are not purchasing any equity in an asset you can later sell.

HERSHEY FEDERAL CREDIT UNION

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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!



HERSHEY FEDERAL CREDIT UNION

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1.90% APR
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To learn more about our Visa Credit Cards or our current rates visit 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.

2021 Scholarship Winners

Hershey FCU recently awarded two \$1,000 Richard E. Fogleman Memorial Scholarships to Katherine Weigle and Nathan Helmer.



Katherine Weigle is attending the University of Florida. She participated in Girls Varsity Basketball and Volleyball, Club Ophelia volunteer, Special Olympics Buddy, and volunteered at the Mohler Senior Center where she helped with fundraisers & program facilitation.



Nathan Helmer is attending Saint Vincent College. In high school, he participated in concert band, jazz band, musical, soccer, track, and various Honor Societies. He also volunteered at Hanoverdale Church and went on multiple mission's trips.

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

Sallie Mae® Loans:

- » Smart Option Student Loan® for Undergraduate Students
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Looking for a
new home?
Trust in HFCU!

Visit our **HOME LOAN CENTER**
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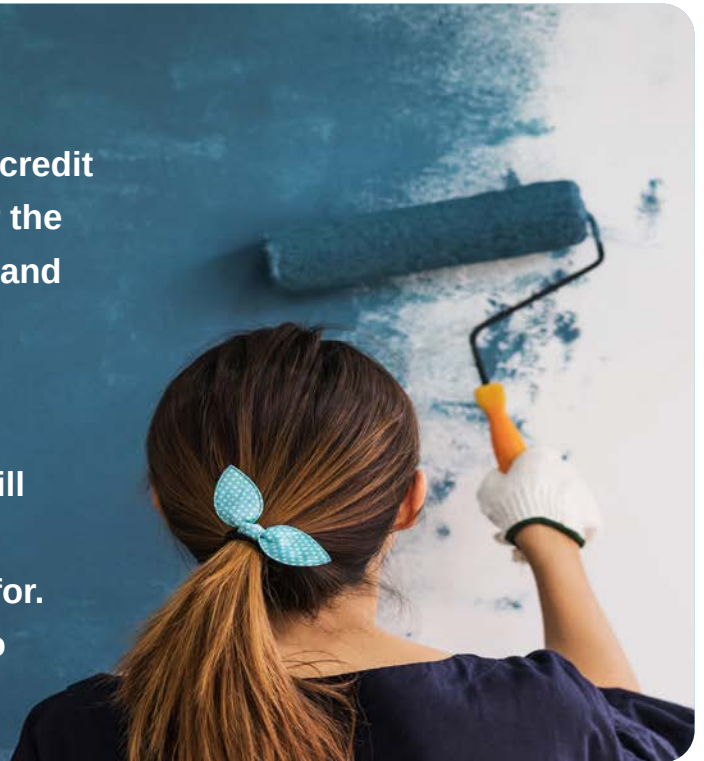
For more information, go to www.HersheyFCU.org or call (800) 426-7140.

What is a HELOC?

A home equity line of credit (HELOC) is a line of credit that allows you to tap into your home's equity or the difference between what your home is valued at and how much you owe on it.

Is a HELOC Right for You?

Deciding if a HELOC is right for your situation will mean considering all of your debt, your risk tolerance, and what you want to use the money for. One of the most common uses for a HELOC is to renovate or improve your home.



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EQUILOC

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

INTRO PROMOTIONAL FIXED RATE OF

2.75%

*APR FOR A 5-YEAR TERM

\$5,000 NEW LOAN ADVANCES REQUIRED AT SETTLEMENT

Call (717) 533-9174 for more information!
Federally Insured by NCUA

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232 Hershey Road
Hummelstown, PA 17036

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HFCU LOBBY UPDATES

Hershey Lobby - open 3/8

Annville Lobby - open 3/22

Hummelstown Lobby - open 6/7

HERSHEY FEDERAL CREDIT UNION

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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

