



QUARTER POINTS

Winter 2019

A PUBLICATION FOR THE MEMBERS OF HERSHEY FEDERAL CREDIT UNION



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*APR = Annual Percentage Rate. Actual rates may vary & are based on credit worthiness. Advertised rate & offer may change at any time. All other VISA® credit card terms apply. Existing HFCU loan balances are not eligible for balance transfer; other eligibility requirements apply. Limited Time Offer!

Feature Rates

Vehicle	APR*
New Vehicle	As low as 2.99%
Used Vehicle	As low as 2.99%
Home Equity	APR*
5 Yr Fixed	3.74%
10 Yr Fixed	4.49%
15 Yr Fixed	5.25%
Other Loans	APR*
Signature	As low as 8.74%
HELOC	As low as 4.00%
Home Mortgages	Call for a quote
HFCU Visa®	As low as 8.90%

Certificate & Money Market Accounts

See HFCU website for
up-to-date rates.

All rates as of 03/04/2019. For a
listing of all HFCU Rates, visit HFCU
online at www.hersheyfcu.org or call
an HFCU office.

*Annual Percentage Rate (APR) is
best rate available for loans. Actual
rates may vary and are based on
credit worthiness and an automatic
payment from an HFCU share
draft or savings account. Certain
restrictions apply.

All rates are subject to change
without notice. See website for up-
to-date rate listings.

HFCU Events

Tax Filing Deadline

- April 15

Annual Meeting

- April 24

2019 HFCU ANNUAL MEETING NOMINATION NOTICE

In accordance with Hershey Federal Credit Union by-laws, the nominating committee has filed the following ballot with the HFCU Board Secretary:

- Paul R. Wagner (3-year term)
- Louise C. Lingenfelser (3-year term)
- Daniel Davis (2-year, unexpired term of Barbara McLaughlin - resigned in 2018)

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

1. Eligible HFCU members must obtain an application and a biographical data form from HFCU, either in person or by mail.
2. The petitioning member must obtain signatures from at least 1% (67) of valid and eligible HFCU members.
3. The member must complete the application and biographical data form.
4. The member must then return the completed application, biographical data form, and the list of signatures to Joseph Marchese, President/CEO, by 5 p.m on Friday, March 15, 2019.

On March 20, 2019, 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 the HFCU offices.

The ballot will be presented at the HFCU Annual Meeting on Wednesday, April 24, 2019. 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.

Members Save on TurboTax, the Tax Software That Has You Covered

The tax laws have changed, but TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

- Searches over 350 deductions. TurboTax finds every deduction a credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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2019 Tax Season – Be Aware of Scammers

Tax season is approaching fast. As you prepare your paperwork, gather your W2s and boot up your tax preparation software, a group of individuals are ready to target you and your personal information. Fraudsters, scammers, criminals, no matter what you call them – they are gearing up for a lucrative tax season. To protect yourself and your hard-earned money, remember these simple things:

1. **Phishing Emails.** The IRS will never email you. The IRS will not ask you to log into a website to update your information. The new twist in 2019 is that fraudsters are sending emails disguised as professional associations such as those affiliated with doctors or lawyers.
2. **Phony Phone Calls.** The IRS, State Revenue Office, and Local Taxing Authorities will NEVER call you. Fraudsters have figured out how to spoof the local IRS Taxpayer Assistance Center phone number so that it appears on your Caller ID. Don't be fooled. Remember that the US Government and State Government Offices send letters. They NEVER call tax payers personally.
3. **Tax Preparers asking for Hefty Fees.** Don't be fooled by a tax preparer that says they can get you a larger refund in exchange for a 10% fee. This could be a scammer who is falsifying the information supplied to the IRS resulting in a higher refund amount. The IRS will find out and they will want their money back.
4. **Using your Personal Information to File a False Tax Return.** Fraudsters are looking for any way to harvest your personal information. They will try to hack local CPA and Tax Offices in hopes of bypassing older security firewalls. Fraudsters are also trying to use public Wi-Fi and Hotspots to access your sensitive data while using your smart phone or other device.

It is 2019 and as much as technology enhances our daily lives, it is burdensome protecting personal information. HFCU is here to help our members. With HFCU by your side protecting your personal account information, we become partners in this fight against the Fraudsters.

GET **\$100** PER NEW LINE
ON **UNLIMITED LINES**



**THIS YEAR WE'RE HELPING OUR
MEMBERS WARM UP THEIR WALLETS.**

Hershey Federal Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® - and, for a limited time, this offer is available on unlimited lines*. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

If you're already a Sprint customer, get a \$100 loyalty cash reward every year just by signing up for the program.

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Sign up today to enjoy another benefit of membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Sign up at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!
Visit LoveMyCreditUnion.org/Happy to learn more.

Restrictions apply.



2019 Penguin Plunge January 1, 2019 Harrisburg



Sam & John are the HFCU employees participated.



OFFICE NOTES



Holiday Closings & Events

Holiday: All offices are closed

HFCU offices will be closed for the following holidays. Please remember that you can use HFCU automated services 24/7 (Internet Branch, Mobile branch, telephone access and mobile deposit capture).

- February 18 - Presidents' Day

Important 2018 Tax Form Information

The 1099 (for dividends earned more than \$10 per year) and 1098 (for residential interest paid more than \$1.00 per year) tax forms were mailed with the December year-end statements. Members who receive electronic statements received their 1099 and 1098 forms electronically via Internet Branch. An email notice will be sent stating the forms are available online. Members who get their forms electronically will NOT receive a paper form. If you have any questions, please call 1-800-832-4328 or 717-533-9174, and select 0 to speak with an HFCU representative.





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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

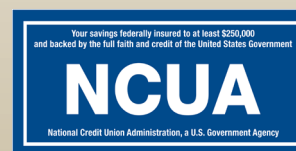
Fri: 8 AM - 6 PM Sat: 9 AM - 12 PM

MERLIN - Telephone Access Service

1-800-432-3207

HFCU Investment & Retirement Services

717-533-9174 ext. 410



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