

HERSHEY FEDERAL CREDIT UNION

FALL 2020

A Publication for the Members of Hershey FCU



HERSHEY FCU UPCOMING

2020 Annual Meeting - *October 28th at 4pm (virtual)*

Follow us on Facebook for upcoming events & contests!

www.HersheyFCU.org

Budgeting During a Pandemic

A practical, workable budget is an essential part of a financial evaluation for yourself (and/or your partner) as you plan how to manage finances.

Fixed v. Variable

For fixed expenses, such as rent or phone, you will know the exact amount you'll have to spend. For variable expenses, like groceries, there is no exact amount. But based on previous spending, you can estimate a fairly accurate number. The next step is to compare your income vs expenses. In order to achieve (and maintain) a positive cash flow, you may have to cut expenses. You should revisit your budget on a regular basis.

Spread the Wealth

If your budget changes because you get an influx of cash, maybe from a bonus or an inheritance, you may be tempted to use it to cover increased variable expenses, like eating out, travel, or the newest phone. Certainly using some of the money that way is fine. But it's also a great opportunity to pay down debt or place in savings—either in an emergency fund, a retirement plan, or your investment portfolio.

Remember, a budget is there to help you, and it's not written in stone.

Banzai!

Take control of your finances

Try Banzai! our FREE online financial literacy program!





HERSHEY FEDERAL CREDIT UNION

www.HersheyFCU.org

1.90% APR
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**Visa® Balance Transfer &
New Purchase Program**

To learn more about our Visa® Credit Cards
or our current rates visit www.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 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.

Cyber Security & Buying Online

With the pandemic and its impacts in mind, the 2020 online holiday shopping season will no doubt set records. Even though it is not uncommon to make purchases on your computer or phone, security can still be an issue.

You'll want to look for the security padlock symbol in the URL bar, to the left of the company's name. To make sure it's legitimate, click on it to make sure it takes you to a site security certificate. You should also double-check that the URL begins with "HTTPS," which means the data you send and receive from the site is encrypted.

But what about buying something from a vendor directly on social media? Or a company site that doesn't seem to have security in place? In that case, if you do decide to go ahead with the purchase, you're on much safer ground if you've established a PayPal account linked to your credit card or bank. It's important to make sure your security software is up to date and avoid making financial transactions using public Wi-Fi.

HFCU

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www.HersheyFCU.org

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Important: Storing money in your home comes with risks of uninsured loss and could prevent you from paying essential bills.



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Are you ready
for your first
home?

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



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State Financial Network NMLS #1020019



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

2020 ANNUAL MEETING

HERSHEY FEDERAL CREDIT UNION

WEDNESDAY, OCTOBER 28, 2020
4 P.M. VIRTUAL MEETING

To register, please visit our website!

Join us and you will be entered to win a
\$50 gift card or our grand prize \$250 gift card!

Holiday Helpers

Need extra holiday cash?
Holiday Helper Loans are
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Credit union members can save on a variety of products and services like...

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Our members get more with Love My Credit union #LoveMyCUREwards

HERSHEY FEDERAL CREDIT UNION

232 Hershey Road
Hummelstown, PA 17036

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HFCU LOBBY UPDATES

Hershey Office lobby open.

Annville Office lobby open.

**Hummelstown Office will be open
by appointment only.**

HERSHEY FEDERAL CREDIT UNION

Main Office

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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

