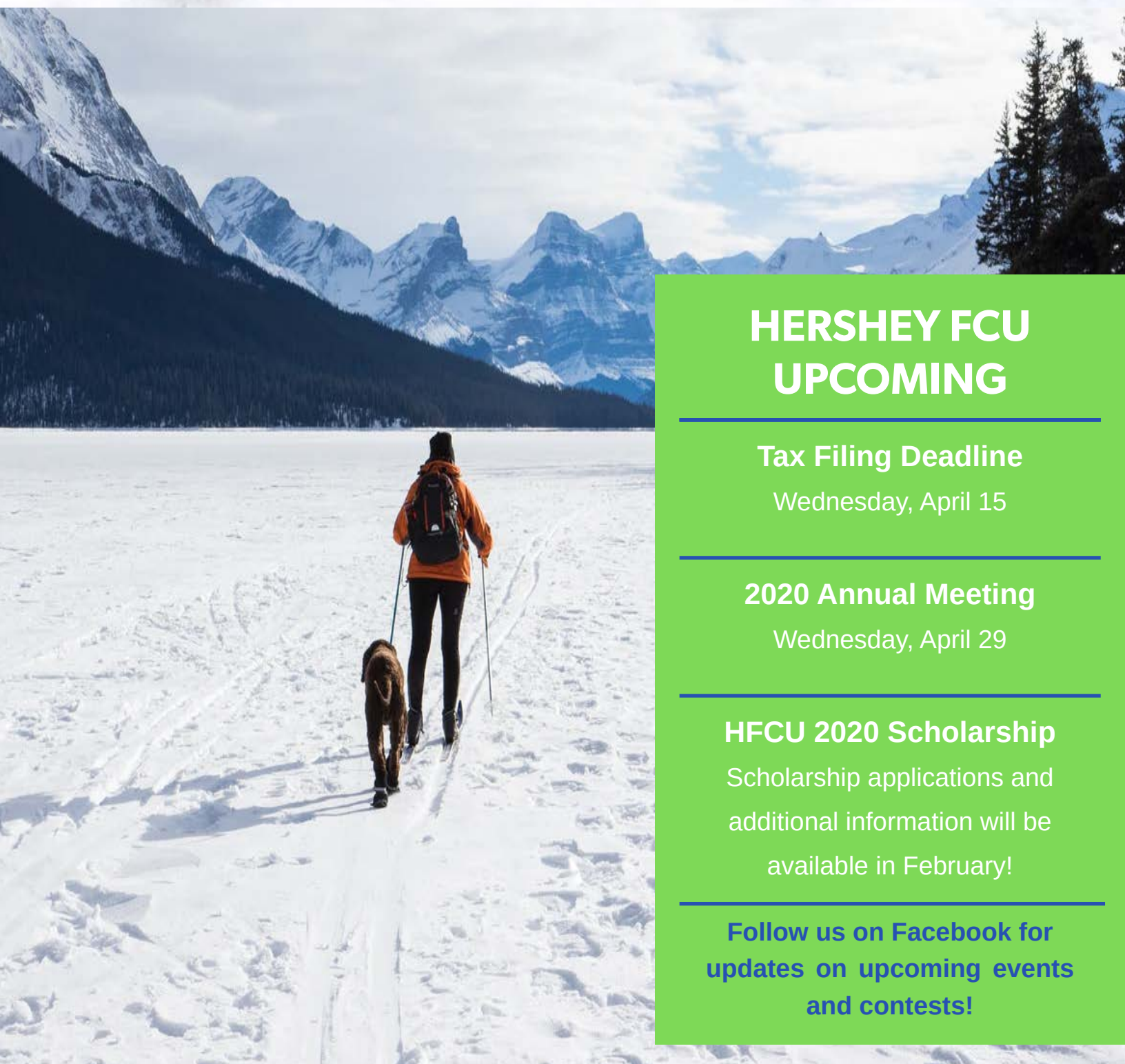




**HERSHEY FEDERAL
CREDIT UNION**

WINTER 2020

A Publication for the Members of Hershey FCU



HERSHEY FCU UPCOMING

Tax Filing Deadline

Wednesday, April 15

2020 Annual Meeting

Wednesday, April 29

HFCU 2020 Scholarship

Scholarship applications and additional information will be available in February!

Follow us on Facebook for updates on upcoming events and contests!



Message from the CEO

Joseph Marchese

When it comes to success, the folks at HFCU understand that to build a successful credit union we must be focused on three key areas moving into 2020. First, our Credit Union has to create a membership experience second to none by delivering products and services that help our members navigate their financial needs. Second, HFCU must have a presence in our community. As a federally chartered community credit union, HFCU has a responsibility to give back to the communities we serve through financial literacy programs, volunteering efforts, and monetary donations. Third, HFCU must be committed to delivering excellent service to our membership with integrity and authenticity of effort.

HFCU is focused on developing and refining our delivery channels for ease of use. We are working to develop a convenient and reliable mobile & online application process for lending. In 2020, HFCU will be partnered with State Financial Network to deliver mortgage lending products through an online application portal. We have made a focus for growth in business lending in 2020. Our VP Relationship Manager, Michael Stern, will assist any business owner looking to restructure, make capital improvements, or grow their business. We see the value in helping local businesses succeed and the positive impact this has on our community.

In 2019, HFCU gave both volunteer time and monetary donations to support our communities. We were proud to partner with The Giving Tree of Hummelstown, Lebanon Rescue Mission, Children's Miracle Network, and many other organizations to help make a local impact on our communities. We look forward to continuing to partner with local organizations to help do our part as a non-profit organization, serving our communities to help make them a better place. In an effort to grow our financial literacy programs, HFCU has partnered with Banzai to provide financial education for both children and adults. HFCU is in the process of developing FREE financial educational resources for our webpage, including easy to use financial calculators, activities, and workshops geared towards topics such as buying/refinancing a home. Through this partnership, we will deliver online financial education programs to local schools.

HFCU is committed to delivering outstanding service for our members. Our loyal membership continues year after year to trust in our credit union. We will always prioritize serving our membership with the upmost integrity. When we assist our membership, it must be with the utmost effort to provide authentic and genuine service that remains in the best interest of our members. HFCU is blessed with loyal, dedicated staff and membership. We look forward to serving you!

"Being a part of the community is at the root of our identity. Service to our community and service to our membership is what drives all decisions made at HFCU."



2020 Tax Forms

IMPORTANT NOTICE: 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 registered for e-statements will receive their 1099 and 1098 forms electronically only. An email notice will be sent stating the forms are available via Internet Branch. If you have any questions, please call (717) 533-9174.

Caution: Watch Out for Scammers!

With tax season upon us, it is important to stay aware of scammers and protect your identity. Identity theft occurs when someone uses your personal information such as your name, social security number, account number, or other identifying information without your permission to commit fraud. If you have given this information to a scammer, you should do the following:

- » Report the theft to credit reporting agencies: Experian, Equifax and TransUnion.
- » Request a fraud alert and a victim's statement in your file.
- » Request a FREE copy of your credit report to check for unauthorized accounts.
- » Notify your financial institution(s) to flag your account & contact you regarding unusual activity.
- » Contact your local police department to file a criminal report.
- » Contact the Social Security Administration's Fraud Hotline and the DMV to report identity theft.
- » File a complaint with the Federal Trade Commission and the Internet Crime Complaint Center.
- » Document the names and phone numbers of everyone you speak with regarding the incident. Follow-up your phone calls with letters and keep copies of every correspondence.

TurboTax \$25,000 Sweepstakes

Treat Yourself this Tax Season
Save up to \$15 on TurboTax and get
a chance to win \$25,000

Visit your credit union's website to save today!



Love My Credit Union®
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Ask for **KASASA**

Visit HersheyFCU.org
for more details

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

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

2020 HFCU Annual Nomination Notice

In accordance with our by-laws, the nominating committee has filed the following ballot with the HFCU Board Secretary:

Frank Wagner	3-year term
Rita Ramacciotti	3-year term
Amy Hahn	3-year term

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 a list of signatures to Joseph Marchese, CEO, by 5 p.m. on Friday, March 20, 2020.

On March 23, 2020, 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 March 25, 2020.

The ballot will be presented at the HFCU Annual Meeting on April 29, 2020. 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

Trust in HFCU

- » Our helpful loan advisors can assist you every step of the way
- » We offer competitive rates for home purchases, construction, or refinance

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

HFCU has partnered with **State Financial Network** to better help our members! To speak with a loan officer, please call (800) 426-7140.



State Financial Network

NMLS #1020019

Credit union members

GET \$200

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Restrictions Apply!



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.
- Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

HFCU 2020 Charities

- » Hershey Food Bank
- » The Caring Cupboard
- » Children's Miracle Network

HFCU IN THE COMMUNITY



Feed the Need - Hershey Food Bank



Donations for Veterans



232 Hershey Road
Hummelstown, PA 17036

PRST STD
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HARRISBURG, PA
PERMIT NO. 488

HERSHEY FEDERAL CREDIT UNION
www.HersheyFCU.org

TRANSFER YOUR BALANCE
SWITCH YOUR CREDIT CARD TO HFCU!

- » NO balance transfer fee
- » Enjoy rates as low as 8.90% APR
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HFCU

HOLIDAY HOURS

Our offices will be closed on...

February 17
Presidents' Day

The following services will be available:

- Online Banking
- Mobile Banking & Deposit
- iTalk

HFCU
HERSHEY FEDERAL CREDIT UNION

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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER