Hershey FEDERAL CREDIT UNION

A PUBLICATION FOR THE MEMBERS OF HERSHEY FCU

UPCOMING HOLIDAY HOURS

December 24th	9:00am - 12:30pm
December 25th	CLOSED
December 31st	9:00am - 12:30pm
January 1st	CLOSED

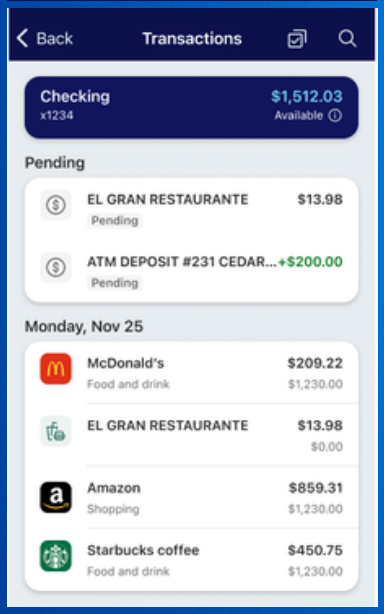
TAX FORMS NOTICE

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 online banking.
For questions, please call (717) 533-9174.

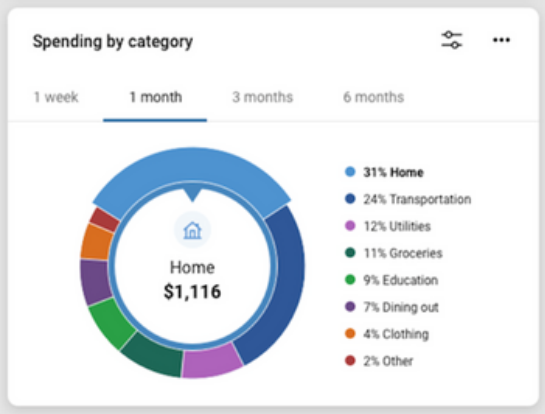
HERSHEY FCU IN THE COMMUNITY

NEW BANNO FEATURES COMING SOON!

Example of Updated Transactions



Beginning December 16th, our Banno digital banking app will introduce enhanced transaction updates. Members will see clearer, more recognizable merchant names in place of transaction memos, along with merchant logos where available—or category-specific icons when they're not. Members will also be able to edit memos and categories directly within the transaction detail screen, with changes applying to that individual transaction only. These improvements will apply to all transactions after December 16th.



In the next few weeks, we will implement a "spending wheel" feature for the dashboard of our mobile app. This feature will display your transactions by category using the assigned classifications. It will turn transaction data into clear, meaningful insights to help you better understand your financial habits.

LOAN INTEREST YEAR-TO-DATE

Please note that for all loans with Hershey FCU, the year-to-date interest is shown on our monthly statements.

Please disregard this message if you do not currently have a loan with Hershey FCU. For any questions, please call (717) 533-9174.

FRAUD ALERT

Please be aware there are scammers calling and texting impersonating Hershey Federal Credit Union's fraud department — even using our main phone number. These scammers are trying to obtain online banking login credentials.

Please do not disclose any account information!

If you receive a suspicious call or text:

1. Hang up or delete the suspicious text.
2. Call Hershey FCU directly at (717) 533-9174 to verify the contact.
3. Do not give out online banking usernames, passwords, or one-time passcodes.
4. If you already shared information, contact us immediately.
5. Monitor your accounts and report any unauthorized transactions.

Hershey FEDERAL CREDIT UNION

CURRENT PROMO RATES

MORE TIME, LESS PRESSURE. *Financing* BUILT FOR REAL LIFE.

VEHICLE RATES AS LOW AS **5.00%** *APR

FOR 72 MONTH & 84 MONTH TERMS

REFINANCING OPTIONS AVAILABLE

SCAN FOR MORE DETAILS

REQUIREMENTS

- Must have or open a Rewards Checking Account at loan closing.
- Enroll in e-statements and online banking.
- Set up auto transfer for vehicle loan payments.

*APR=ANNUAL PERCENTAGE RATE; RATES ARE SUBJECT TO CHANGE. RATES MAY VARY BASED ON CREDIT WORTHINESS AND AUTOMATIC PAYMENT FROM A HERSHEY FCU ACCOUNT. APPLICANTS MUST QUALIFY FOR MEMBERSHIP AT HERSHEY FCU. OTHER RESTRICTION MAY APPLY. ALL LOANS SUBJECT TO APPROVAL. EQUAL OPPORTUNITY LENDER. CONTACT HERSHEY FCU FOR MORE DETAILS.

CD SPECIAL RATES

8 Month CD Special	13 Month CD Special	16 Month CD Special	36 Month CD Special
4.00 %* APY	3.75 %* APY	3.50 %* APY	3.10 %* APY
$500 Minimum Deposit	$500 Minimum Deposit	$500 Minimum Deposit	$500 Minimum Deposit

Federally Insured by NCUA

HersheyFCU.org | (717) 533-9174

Membership Eligibility Required. Membership fees and restrictions may apply. *APY = Annual Percentage Yield. Limited time offer. Penalty for early withdrawal. The 8 month promo CD will renew into a 6 month CD term at the 6 month CD rate at time of renewal. The 13 month promo CD will renew into a 12 month CD term at the 12 month CD rate at time of renewal. The 16 month promo CD will renew into a 18 month CD term at the 18 month CD rate at a time of renewal. The 36 month promo CD will renew into a 24 month CD term at the 24 month CD rate at time of renewal.