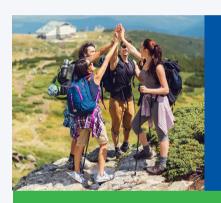


#### **CHECK OUT OUR RATES!**





16 MONTH SPECIAL CERTIFICATE

- \$500 minimum deposit
- 5.390% Dividend Rate

**MONEY MARKET ACCOUNTS** 

**DIVIDENDS ARE NOT PAID ON BALANCES LESS THAN \$2.500** 

**EQUILOC HOME EQUITY FIXED-**TERM LOCK IN AS LOW AS





**AUTO LOANS FOR AS LOW AS** 

**UP TO 84 MONTHS** 



#### Federally Insured by NCUA

early withdrawal on CD. \*Special certificates = certificates that are issued in terms are not usually offered, such as 8 months, 13 months and 16 months, and that we can stop offering at any time without advanced notice. Other restrictions and conditions may apply.

### **WINTER 2024**

**Tax Filing Deadline** Monday, April 15

2024 Annual Meeting Wednesday, April 24

2024 Scholarships

\$1,000 Richard Miller Memorial Scholarship

\$1,000 Richard E. Fogleman Memorial Scholarship

Scholarship applications and additional information will be available in February.







Follow us on social media for Hershey FCU news, financial tips, giveaways, and more!

#### 2024 Hershey FCU Annual Nomination Notice

In accordance with HFCU bylaws, the nominating committee has filed the following ballot with the HFCU Board Secretary:

DANIEL DAVIS	3-YEAR TERM
B. DIANNE BECHTEL	3-YEAR TERM

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

- Eligible HFCU members must obtain an application and a biographical data form by contacting CEO Joseph Marchese at 717-533-9174 ext.125 or jmarchese@hersheyfcu.org.
- The petitioning member must obtain signatures from at least 1% (67) of valid and eligible HFCU members.
- The member must complete and return the completed application, biographical data form, and the list of signatures to Joseph Marchese, CEO, by 5:00 p.m. on Friday, March 15, 2024.

On Monday, March 18, 2024, 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 Wednesday, March 20, 2024.

The ballot will be presented at the Annual Meeting on Wednesday, April 24, 2024. 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.

# 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 online banking. If you have any questions, please call (717) 533-9174.

## Are you planning to attend college?

Hershey FCU has partnered
with Sallie Mae® to offer
private student loans.
At Hershey FCU, our
student loans have the
following:

Competitive interest rates
 Repayment options
 No origination fees and no prepayment penalties