



Hershey
FEDERAL CREDIT UNION

A PUBLICATION FOR THE MEMBERS OF HERSHEY FCU

CHECK OUT OUR RATES!



**16 MONTH
SPECIAL CERTIFICATE**

5.50%
APY*

- \$500 minimum deposit
- 5.390% Dividend Rate



MONEY MARKET ACCOUNTS

1.05%
APY*

DIVIDENDS ARE NOT PAID ON
BALANCES LESS THAN \$2,500

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

6.75%
APR*

UP TO 180 MONTHS



AUTO LOANS FOR AS LOW AS

6.75%
APR*

UP TO 84 MONTHS



Federally Insured by NCUA

Membership Eligibility Required. Membership fees and restrictions may apply. *APY = Annual Percentage Yield. *APR = Annual Percentage Rate. Limited time offer. Penalty for 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