



**Hershey**  
FEDERAL CREDIT UNION

WINTER 2023

A Publication for the Members of Hershey FCU



**HFCU  
NEWS**



Follow us for giveaways, HFCU news, limited time offers, and community outreach updates!

[www.HersheyFCU.org](http://www.HersheyFCU.org)



# Message from the CEO

Joseph Marchese

## Building Community Through Care

Hershey Federal Credit Union is growing our membership, innovating new products and services, and serving our community. In the past year, we have experienced strong membership growth, rapidly increased loan volume, and the Hershey FCU team rolled up our sleeves to help those in need in our community. We exist as a small credit union to serve our members. We continue to utilize the resources provided by our members to give back to our community through partnerships with local food banks, local charitable organizations, and schools. Providing caring service to our members and our membership communities is our mission.

Hershey FCU continues to offer a reward's checking product to give back to our membership for their everyday activities, like using a debit card. We recognize that our members need to save and plan ahead for the future. Our share certificate rates have increased with special promotions available to our members. As a small credit union, we value every member, and we demonstrate that in our commitment to service and products that enrich our members financials lives.

In 2023, we are looking ahead to enhancing our digital services, online banking, mobile banking, and upgrading our website. We want our members to have an experience that is both convenient and efficient to your lifestyle. We know our members choose Hershey FCU for a personalized, caring service experience and we hold ourselves to the highest level of service standards. As we embark on the new year and turn the page on 2022, we are focused on developing technological tools to enhance our members financial experience, delivering competitive rates, and holding ourselves to the highest standards of service excellence.

We are dedicated to serving our membership, community, and we will continue to pursue initiatives that support that mission as we move through 2023. Thank you for being members of Hershey Federal Credit Union.

## Are you planning to attend college?

Hershey FCU has partnered with Sallie Mae® to offer private student loans to those who need additional assistance.

At Hershey FCU, our student loans have the following:

- » Competitive interest rates
- » Repayment options
- » No origination fees; no prepayment penalties

## Operations Reminder

Our Hummelstown location converted into an operations center in May 2022.

With this change, Hummelstown operates by appointment or via ATM transactions.

## CD RATE SPECIALS

8 Month  
CD Special

**2.35** %\*  
APY

\$500 minimum deposit

13 Month  
CD Special

**3.25** %\*  
APY

\$500 minimum deposit

16 Month  
CD Special

**3.00** %\*  
APY

\$50,000 requirement in funds not currently with HFUCU

### Federally Insured by NCUA

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 rate or the 6 month CD rate at time of renewal.  
The 10 month promo CD will renew into a 10 month CD below the 10 month CD rate at time of renewal.



**Hershey**

FEDERAL CREDIT UNION  
HersheyFCU.org | 717-233-9134

# HERSHEY FCU UPCOMING

## Tax Filing Deadline

Tuesday, April 18

## 2023 Annual Meeting

Wednesday, April 26

## HFCU 2023 Scholarship

Scholarship applications and additional information will be available in March!

# 2023 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.

# 2023 HFCU Annual Nomination Notice

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

Rita Ramacciotti	3-year term
Frank Wagner	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 17, 2023.

On March 20, 2023, 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 22, 2023.

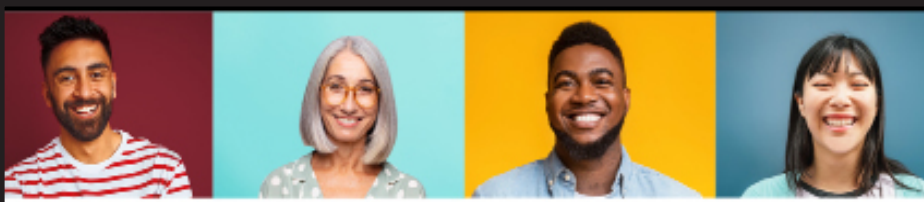
The ballot will be presented at the HFCU Annual Meeting on April 26, 2023. HFCU members with a deposit of at least one share (\$5) and who are at least 18 years old are eligible to vote. If a vote is needed, each member is allowed only one vote, regardless of the number of accounts or amount of shares. There will be no off site ballot boxes or proxy vote. You must be present to vote.



# Hershey

FEDERAL CREDIT UNION

232 Hershey Rd. Hummelstown, PA 17036



## SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)

# HFCU LOBBY UPDATES

## Hummelstown Branch Change

*Our Hummelstown location is now an operations center. With this change, we will operate the Hummelstown Branch by appointment only and via ATM transactions. Please visit our Hershey or Annville locations to utilize our drive-up services or for in-person assistance.*

## Annville & Hershey Branch Hours

Mon - Tues	9:00am - 5:00pm
Weds	9:30am - 5:00pm
Thurs	9:00am - 5:00pm
Fri	8:00am - 6:00pm
Sat	9:00am - Noon



## 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](mailto:hfcu@hersheyfcu.org)  
Web Site: [www.hersheyfcu.org](http://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

### iTalk Telephone Access Service

1-800-432-3207

HFCU Investment & Retirement Services  
717-533-9174 ext. 410

