

## Did you know that we offer...

**CU Online – do your financial transactions at home 24 hours a day.** CU Online allows you to access your credit union account every day, any time of the day. It is easy to sign up for this service. You can go to our website-[www.bluechipfcu.org](http://www.bluechipfcu.org) - and click on **CU Online**. Once in our secure server, you can enroll; or you can also call or stop by the credit union to do the same. Some of the things you can do with **CU Online** include obtaining your share and loan balances, transfer money from one suffix to another, review your checking account activity, make loan payments and download your account information onto your computer. You may also transfer money between 2 separate accounts; however, for security purposes, the credit union must set that feature up. Please call us if you would like it turned on.

**Electronic Bill Payment Service – pay your bills online at your convenience.** EBP is available now. You must sign up for this service through the credit union (cannot be done online). Save money for checks and stamps, and stop spending your valuable time writing those checks each month. To take advantage of **EBP**, you must have a checking account and **CU Online**. There is no set-up fee. As long as you pay six (6) or more bills each month, the service is free. Other fees may apply (merchant returns, stop payment and NSF). If you don't use the service for 3 consecutive months, it will be closed (the credit union is charged for this service, even if you don't use it). We want you to take advantage of this very easy to use service! Please call with questions, or if you just want a demonstration of how it works. A staff member will be happy to talk to you about it.

**E-Statements – a way to receive your monthly credit union statement quickly and safely.** You will receive an email from us telling you that your statement is available online, normally within 2 days. You can then download the statement(s) onto your computer, or print them out. This is a money saver for the credit union as well. The cost of producing an **E-Statement** is a fraction of one mailed to you, and safer too!

**First Mortgage Program – assisting you with that new home purchase.** If you are in the market for a new home, or looking to refinance your current first mortgage, call us to discuss this new option. We are very excited about this program, and hope to give you more information about it during 2007.

**Meet or Beat Program – we will do our best to meet or beat the rate on motor vehicle loans from our competition.** Bring us the rate and let us see if we can at least match your quoted rate. By paying your loan through direct deposit or payroll deduction, you can decrease the amount of finance charge and shorten your loan term.

## ANNUAL MEETING

Please think about attending the BCFCU Annual Meeting in 2007. It will be held on **Saturday, April 7th** at the **Harrisburg/Hershey Holiday Inn**. There will be a scrumptious breakfast buffet beginning at **9:00am**, followed by the business meeting and credit union fun. This is a great time to meet your Board of Directors and credit union staff, as well as see some old friends. The cost is only \$8 per person.

There are three (3) Board seats up for election each year. If you are interested in serving on the Board, please send your letter of intent and/or resume to The Nominating Committee at the credit union.

In addition, we are always looking for members who want to serve on our Supervisory Committee. Please let one of the staff know that you would be interested or if you want further information about the committee.

Hope to see you there.

## Mennig and Shanabrough Scholarships

Blue Chip FCU will offer a \$500 college scholarship to two (2) credit union members. The money can be used to purchase book and/or supplies or be put toward tuition. Each winner will receive \$500 for two years, as long as he/she remains in school. The **deadline for submission of the application is May 31, 2006**. The winners will be announced during the month of June. **Please call or stop by the credit union to obtain an application. One will also be placed on our website.**



## A Note from the President ...

We had a tremendous response to our member survey, and I personally want to thank you for your answers and comments! We found out that overall you love us, and are very happy to be part of the BCFCU family. We discovered that you like the products and services we offer; you did offer some ideas for improvement. The survey gave us some things that we plan to work on during 2007. We are going to devote this year to making certain you know what we offer, and how to use the products and services.

We need **YOU** to be our spokesperson. The best way to increase the credit union membership is to ask for help from those people who have been here, and know about the service and products, and are "ready, willing and able" to spread the credit union's logo: **Large enough to serve you, but small enough to know your name!**

May God bless each of you!

—Mary Lynn (Tylenda)

## Calendar of Events for 2007

Put the following dates on your calendar now – more information will follow during the year.

### Friday, February 24

BCFCU turns 59 on February 24th  
Stop by to help us celebrate

### Saturday, April 7

Credit Union Annual Breakfast and Meeting held at the Harrisburg/Hershey Holiday Inn (Grantville) beginning at 9:00am. More details in this newsletter.

### May 31

Deadline for the Earl Mennig and Walter Shanabrough Scholarships

### Friday, June 29

Annual Member Appreciation Day (begins at 11:00am)  
Please join us for Food and Fun.

### December 20 & 21

Santa visits the Credit Union

## Our members speak for us...

I just wanted to thank all of you (credit union staff) for your help when my father was hospitalized. All of my questions were answered immediately, and your care and concern made me feel like family. I can't explain the relief I felt knowing that Blue Chip was handling what needed to be done. My family will never put its money anywhere else. Thank you again — Kaitlin from Pottsville

I have been a member of Blue Chip FCU since 1993, and I think it is a great place. I like the idea that I get to talk to a live person when I call. I have had two crises in my life; the credit union was there! The staff and board of directors did everything possible to help me get through these hard times. (Unfortunately, when I asked for the same treatment from my other creditors I was told, "Sorry, but we can't help you".) I will always be a member of Blue Chip FCU! — John from Enola, PA

I have been with BCFCU for a long time now and I wouldn't go anywhere else. The staff is always pleasant and friendly when I call or stop by with a question. It makes my day to get a live voice on the phone. All of the employees are pleasant and helpful. I dealt with a bank before I heard of Blue Chip, and must say the bank employees were very rude. I want to give credit where credit is due – BCFCU is for me. — Dorothy from Bressler

Blue Chip FCU has helped me tremendously with getting my life back on track financially. My credit was horrible, but with everyone's help and advice I was able to bring my credit score up so that I was not paying an outrageous interest rate. I appreciate their support and help so much. Thank you, Blue Chip!

— Heather from Middletown

Becoming a member of BCFCU has been one of the most satisfying experiences of my life. All other financial institutions I've ever dealt with has known me only by my account number, but Blue Chip FCU knows me by name; the entire staff greets me warmly every time I stop by. For me that represents a rare commitment to excellence. Their level of customer satisfaction is one that should be copied by much larger financial institutions. I have been very impressed by the service I've been given. Literally within days of becoming a member, I was granted a holiday shopping loan to help me have a great Christmas for all of my loved ones.

To guarantee your financial well being and to give you peace of mind that you are dealing with a group of people who will take care of you, both as a member and a person, take that step and join Blue Chip FCU. I firmly believe you will be as impressed as I am!

— Mike from Harrisburg

# AN INTERVIEW WITH FORMER CHAIRMAN Walter Shanabrough

**Blues News** decided to interview Walt about his 50 credit union years. Here it is:

**BN: Why did you join the R.D.G. Credit Union?**

**WS:** I started working for the railroad in 1950. It took me 7 years to join the credit union. I don't remember why I didn't join earlier, but I do remember that when I joined, it was because I was told what a great organization R.D.G. CU was by a co-worker who was a credit union member. I found it was an easy way to save money for my family, using the payroll deduction feature.

**BN: What was the purpose of the Credit Committee during your term?**

**WS:** The members could borrow money from the credit union for personal and car loans. The credit union did not have loan officers at that time; therefore, the Credit Committee reviewed all loans. As the credit union grew, and more money became available for loans, the credit union offered first and second mortgages. The members of the Credit Committee would go out and inspect the property being mortgaged. One member of the Credit Committee – usually the Chairman – also attended the monthly Board meetings as well.

**BN: What made you decide to go from the Credit Committee to the Board of Directors?**

**WS:** Frank Fleagle (another long-standing credit union volunteer, now deceased) approached me in 1972; he wanted to retire from the Board. He suggested that we exchange positions – he served on the Credit Committee until 2000, and I began my career as a credit union Board member.

**BN: What are the most important changes for the credit union, in your opinion?**

**WS:** When I first started volunteering, all of the work was done using paper, passbooks, calculators and general ledgers. There were no paid credit union employees. The computer age made life much easier for all, including the members. As the credit union grew, it was able to employ a staff to handle the day-to-day responsibilities. The early 90's saw a growth in new products and services that benefited the membership. The Board of Directors has always placed the membership first when looking at products and services, and I expect it to continue in this direction.

**BN: What are you most proud of as a credit union volunteer?**

**WS:** I have watched the credit union grow into a strong organization that retains the values of the founding fathers. I am proud of the people serving on the Board of Directors and the credit union staff. They all demonstrate that Blue Chip FCU is truly about "people helping people".

**BN: What would you like to see in the future of the credit union?**

**WS:** I want the credit union to continue to grow – in assets and membership. I think smaller credit unions play a very important role in the financial world. There are large banks and community chartered credit unions that may be able to offer more products and/or faster service than we can right now. However, I think people want to be recognized when they walk into the credit union or call on the phone; they want to have someone who understands when a problem arises, and will help if it's at all possible. That is our strength – **Large enough to serve you, yet small enough to know your name.**

I would also like to see the credit union find a larger more modern facility.

**BN: What was your biggest surprise during your 50-year credit union volunteer term?**

**WS:** The Board of Directors elected me to the position of Chairman in 1986, and has kept me in this position ever since. I could never figure out why, and still don't know. I always felt someone else could have done a better job than me.

- 1957 Walter Shanabrough's credit union career as a member and volunteer began when he joined R.D.G. Credit Union;
- 1959 Volunteered to serve on the Credit Committee;
- 1961 Became Chairman of the Credit Committee;
- 1965 Appointed to be a teller, cashing members' checks at the railroad site; after work, he went to the credit union – located at the old YMCA building near the railroad yard – to work for a couple of hours;
- 1972 Exchanged his Credit Committee seat for a seat on the Board of Directors;
- 1986 Became Board Chairman;
- 2006 Stepped down from Board Chairman in April for personal reasons. The Board voted unanimously to appoint him to be Chairman Emeritus. His credit union knowledge is much too valuable to lose.

## HOW TO REACH US

### OFFICE:

Local 717-564-3081  
Toll Free 800-78BCFCU (782-2328)  
Fax 717-564-1469

### TELLER 24:

Local 717-564-0699  
Toll Free 800-784-8840

### VISA CARD INFORMATION

1-800-784-8840

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

### PHONE SERVICE HOURS

Monday, Tuesday & Thursday 8:30 am - 4:30 pm  
Wednesday 9:00 am - 4:30 pm  
Friday 8:00 am - 4:30 pm

### LOBBY HOURS

Mon. & Tues. 8:30 am - 4:30 pm  
Wednesday 9:00 am - 4:30 pm  
Thursday 8:00 am - 5:00 pm  
Friday 8:00 am - 6:00 pm

## 2007 Holiday Closings

Monday, January 15 ..... M. L. King, Jr Day  
Monday, February 19 ..... President's Day  
Friday, April 6 ..... Close at 2:00pm for observance of Good Friday  
Monday, May 28 ..... Memorial Day  
Wednesday, July 4 ..... Independence Day  
Monday, September 3 ..... Labor Day  
Monday, October 8 ..... Columbus Day  
Monday, November 12 ..... Veterans Day  
Thursday & Friday, November 22 & 23 ...Thanksgiving  
Monday, December 24 ..... Close at 1:00pm  
Tuesday, December 25 ..... Christmas  
Monday, December 31 ..... Close at 1:00pm  
Tuesday, January 1 2008 ..... New Year's Day



5050 Derry Street • Harrisburg, PA 17111



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meet your needs...  
Small enough to  
know your name**