



**All aboard?**  
Get a 1/2% loan discount for referring a family member.  
(Details on the back.)



## All Aboard?

Is your family on board with the benefits of a credit union membership? Now's a great time to join!



**Make credit union membership a family affair**  
If your family members are not yet credit union members with accounts of their own, let them know they're eligible for membership too! It's never too early or too late for anyone in your family to start taking advantage of the benefits of credit union membership.

**Why October's a great month to do it**  
If you refer one of your family members and (1) they join in October, and (2) they take advantage of three credit union services besides savings accounts,\* we'll give you a 1/2% discount on any loan.\*\* So start spreading the word about us!

\*These services do not include any services automatically received by all members. \*\*The loan must be a new loan and must be closed by the end of 2010. The discounted rate must not fall below the floor rate, as determined by credit union policy. Standard loan approval requirements apply.

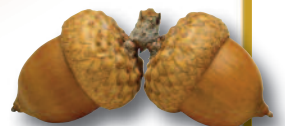



## Member Appreciation Day 2010 !!!

The staff at Blue Chip FCU would like to thank all the members who came to visit us on Friday August 6th for Member Appreciation Day. We enjoyed seeing so many valued members! It was a great day of fun, food and socializing. And we all enjoyed the homemade cookies from Susan!

We would also like to congratulate the winners of the 3 prize drawings.

- Don Shenck - coffee machine
- Renee Fisher - Garmin GPS
- James Howard - \$100 VISA gift card





## A Note from the President...

Can you believe it's September already? Where exactly did our summer go? I hope you all enjoyed the summer as much as I did. Although a little warm at times – I absolutely loved our weather! And now we enter into our Fall season, I look forward to seeing the colors on the trees and enjoy the smell of fall and all the wonderful activities that come with it.

Fall also brings the beginning of the school year for our children, and all the expenses that go along with it. Consider all those young adults in your lives – either just starting out on their own, or starting back to college. Now is a perfect time to let your credit union help those young adults with all their new found expenses. Blue Chip FCU can offer unsecured loans to help with purchasing digs for a new apartment, back to school clothes for the fall or study materials like that much needed new laptop!

As if those benefits aren't great on their own – you can be rewarded for bringing in a family member to the credit union too. See the All Aboard section of the newsletter for information on how you can earn a ½ % discount on any loan for yourself. This discount would be in addition to the Member Loyalty Points you may already qualify for!

As you can see, now is a great time to share the credit union difference with your family! The staff here at Blue Chip FCU looks forward to meeting more of our credit union family and finding out what we can do to serve your financial needs. Have a fantastic fall season!



*An Irish Blessing  
May your pockets be heavy -  
Your heart be light,  
And may good luck pursue you  
Each morning and night*



Cathi Martin

## Blue Chip Federal Credit Union Asks: "How Much Change is Hiding Under Your Sofa Cushions?"

Statistics show that the average household contains approximately \$90.00 in spare change. How much spare change do you have hiding in your home? Whatever the amount, Blue Chip FCU can help you convert your spare change into dollars.

The Dream Changer Self Service Coin Machine is fast, easy and fun. Just bring your loose change in bulk (piggy banks, coffee cans, etc.) to the credit union. There is no need to wrap coin, which saves you time and labor.

The Dream Changer is a self-service coin machine located in our credit union lobby. Just follow the simple instructions shown on the machine. Pour your bulk



coins into the machine and The Dream Changer will quickly sort, count and print your receipt. Redeem your receipt with our tellers for deposit into your account or for cash.

Anyone can use the self service coin machine. It is FREE to existing members and a nominal fee of 5% for non-members.

Visit our Dream Changer Self Service Coin Machine as often as you like.

The Dream Changer not only converts your spare change to cash but it's also fun and educational for young and old alike...so be sure to bring the kids!

## Fee Schedule Changes

As a reminder, there were changes made to the credit union's fee schedule effective for August 1, 2010. Some fee's changed included fee's for money orders, dormant accounts and late loan payments (Consumer, Visa and Home Equity loans). Please refer to the credit union's website for an updated list of fees or ask a member of our staff for a printed list.



# Upcoming Holiday Spending

## VISA Debit Card

As we approach the holiday shopping season, the credit union would like to remind our members of the benefit of using your VISA debit card for all those holiday purchases. Using the credit union debit card to make all your holiday purchases allows the funds for the purchase to come right out of your checking account here at the credit union without the hassle of writing a check. Most merchants give you an option of choosing "debit" or "credit" for your purchase. Please remember that both options will still come from your checking. By choosing the credit option, the credit union gets additional revenue from the merchant. As a non-profit financial institution, this additional revenue is used to enhance products and services that our members enjoy – as well as helping to improve the dividend and loan rates that are offered at the credit union. So when you have the choice, helps us help you, and choose "credit" for all those holiday shopping needs.

## VISA Gift Card

Having a hard time deciding what to give for gifts this holiday season? Need to mail a gift to a distant friend or relative but don't want to hassle with packaging? The credit union has VISA gift cards available in many different designs. They make excellent gifts for nearly everyone on your list! And the best option of all? They are free! No purchase or set up fee is attached to the credit union gift cards. Ask a Member Service Representative for your VISA gift card the next time you stop in to see us.

The staff at Blue Chip Federal Credit Union hopes this year's holiday season is full of love, laughter and happiness to all our members and their families.

## VISA credit card rate changes

Beginning December 1, 2010 the interest rates for our VISA credit card will be based on the applicants credit score. Members will now be eligible for a VISA credit card rate as low as 8.99%! If you feel you may qualify for a lower rate on your VISA card, please see a member service representative to complete a new application. If you qualify for the lower rate, we will transfer your current balance onto the new card. Your current balance will remain at the 10.90% until paid in full. As a reminder, all payments made will go towards the higher balance before being applied to the lower rate purchases.

Blue Chip FCU's VISA card also comes with the ability to access your account online 24 / 7! Visit the credit union's website at [www.bluechipfcu.org](http://www.bluechipfcu.org) and click on the (eZCardInfo) button to sign up for this convenient way to keep track of your VISA account activity.

For more details on our VISA credit card program, with ScoreCard Rewards, please see any member service representative.

## Introducing Alexa's Corner!

Hello members! My name is Alexa Maurer and I am introducing a new column to our newsletter directed to college students involved in higher education like me. I am currently a student at Indiana University of Pennsylvania and have enjoyed working for Blue Chip FCU for the past four years. The credit union has taught me many aspects of the institution that I have applied to my major in business management. I understand college years can be stressful and finances can be difficult to understand and plan for. Blue Chip FCU has many financial tools available to help with budgeting for those upcoming expenses like tuition, car payments, grocery bills, and other miscellaneous expenses.

The key to effective planning is to create a budget. I have found this to be very helpful in making my hard earned money available to put to use. A budget also helps you to save and creates a record of exactly where your money has gone. The first step to success in this is to calculate total income expected over the desired period of time or in my case, a college school year. Second, a list should be made of all expected expenditures over this time like loan payments, tuition, books, rent, and groceries. Then make a comparison between your total income and how much you plan to spend. Remember, a budget's purpose is to figure out how your money can be spread over a period of time to fit your financial needs. It is easier to create a spreadsheet of each month's bills or payments and then divide your income into increments to fit the month's expenses. This can be done easily through Microsoft excel. There, you are able to designate different rows to the names of your bills and the columns to income. You can even set excel up to do the calculations for you. It may sound like a difficult task, but after some organization, your future financial plans can be organized and help to relieve some college stress.

Remember Blue Chip FCU is here to serve you! We will work with you in any way that we can to figure out a financial plan. If you are interested in budgeting and need some help, call the credit union to make an appointment with me and I would be happy to assist you. However, due to my college schedule, I will be out of the office for a few periods of time during the year. I plan to be at Blue Chip FCU over Christmas break and also every summer. You can schedule an appointment with the staff and I will be in touch with you when I return. You can also e-mail me at [amaurer@bluechipfcu.org](mailto:amaurer@bluechipfcu.org). Good luck this semester!

## 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

## Blue Chip FCU's Night Deposit

If you cannot make it to the office to make a check deposit or loan payment transaction – please remember we have a Night Deposit for your convenience. The Night Deposit is located on the side of the building, just before the Drive Thru window. There is no need for you to even get out of your car, just drive right up and pull on the handle. Your transaction information will be dropped into a secured vault which will be opened by two employees the next business day. The Night Deposit vault is designed to accept check transactions only, please do not deposit cash or coin into the Night Deposit. To ensure your transaction is credited the very next business day, please make sure you drop it in no later than 7:30 am to be credited that same day. All other deposits made after 7:30 am will be credited the next business day.



5050 Derry Street • Harrisburg, PA 17111

