

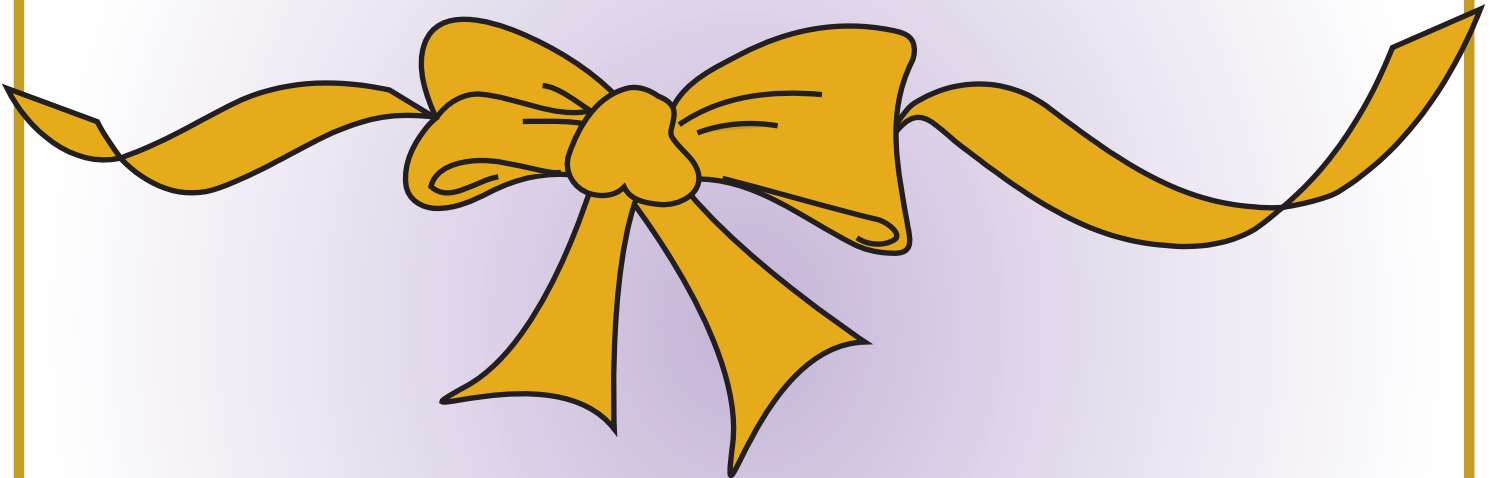


SUMMER 2009

BLUES NEWS

THE CONSTRUCTION IS FINISHED, AND WE'RE CELEBRATING!!

**You are invited to our Ribbon-Cutting
Ceremony and Open House**



**To be held on Wednesday, August 19th
Beginning at 1:45pm**

**The Board of Directors and Staff would like to show
off YOUR new credit union, so please join us!**

Light refreshments will be served.

Please note:

The credit union will close for business at 1:00pm

A Note from the President ...



I love our new building, and from your comments, you do also! The Board of Directors began the process moving us into the 21st century. There were two (2) options – buy a piece of land and start from scratch OR renovate and add to our current building. After much debate and pondering, the decision was made to be conservative in spending your money and improve what we had.

The construction started about a week before last Christmas. It's been a **LONG** construction period – it was tough for the construction crew, the staff and those of you who stop by on a regular basis. But we made it, and it was totally worth it! The addition – containing a lobby, teller counter, drive thru window and an office – is gorgeous. Lots of windows just open it up! There is a ramp for those members who can't make the steps anymore; there's even a handicap parking space. The main floor of the original building was completely gutted. We now have a conference room (available for meetings, training sessions etc), another office for member related situations and a public bathroom. Other renovations include new windows, giving it a larger open look and feel. We also decided to invest in a photovoltaic solar panel system (trying to be part of the "green" community). The basement area received cosmetic changes only.

I hear comments that the credit union has an updated professional look (that we were striving for), yet it also has the look and feel of "home"! We've had several members use the drive thru. While we hope you continue to come in for a visit, we understand that sometimes it's easier to stay in your car while conducting your financial business. That's OK; it's why it's there.

Because our lawn will be non-existent or brand new, our annual member appreciation day will not occur this summer. Instead, we are inviting you to join us for the Ribbon-Cutting and open house ceremony (see front page). We are looking forward to showing you our new "digs", so please put the date (August 19th) on your calendar.

On a different note, I don't think I have to tell you that the economy is not in its best condition at this time. I want you to know that BCFCU is doing ok. I know the dividend rates are not attractive at this time; I had certificates of deposit that matured recently, and I certainly don't like the new rates. However, I think that you understand the situation, and are willing to work with us through these times together.

Unemployment is at an all-time high right now; we realize it's tough. Please talk to one of the staff if you are having financial difficulties. The credit union philosophy is "People Helping People", and we promise to help you through these times whenever possible.

I want to thank each and every one of you for making Blue Chip FCU so successful. We may not be the largest financial institution around, but I can guarantee that the Board, staff and I firmly believe we can offer you the same services as the "big guys"; and we will do it with a smile, and occasional hug!

I wish you a great summer. See you on August 19th!
— Mary Lynn (Tylenda)

We apologize to those who use our audio response system (aka Teller 24 and CU By Phone). The system is very old, and at this time, hanging on by a thread. We are in the process of look for a replacement; we hope to have one installed during the 3rd quarter of 2009. For those of you with Internet access, you may check your balances, history and do transfers through BCFCU Online. If you haven't signed up for it, contact one of the credit union staff.

THE BCDO (Blue Chip Dedicated Officials) ANNUAL SCHOLARSHIPS

The officials of Blue Chip FCU are very dedicated individuals. They serve on the Board of Directors, the Supervisory Committee or special ad hoc committees appointed by the Board. These positions are entirely voluntary; the officials are definitely not involved for the money.

After much discussion this year, the Board decided that the Scholarship Fund name should be revised – to honor those officials who have dedicated so much of their time to Blue Chip FCU. Your credit union has been extremely lucky to have so many members who are willing to devote their time and talents each month. All of them take their jobs seriously they want to see the credit union grow, and provide you with the best products and services.

Beginning in 2009, there are three (3) \$500 scholarships to college, or college bound, credit union members. The recipients receive the scholarships for two (2) consecutive years.



WE HAVE A WINNER IN OUR "STOP, DROP & ROLL" VEHICLE PROMOTION

Congratulations to
Forest and Eleanora Zeiders,
who won a \$300 gift card.
Thanks to all of you
who participated!!

IMPORTANT REMINDER

We do not cash checks for non-members.

(This policy has been in place for several years.)

Meet Cathi Martin

We would like to introduce our newest team member: Cathi Martin started at Blue Chip FCU in November 2008 as the Vice President. She is in charge of the

day-to-day credit union operations - overseeing all areas. Cathi comes to Blue Chip FCU with a wealth of credit union



knowledge, having worked for credit unions for 11 years. Her last job was with Gold Coast FCU in West Palm Beach, FL, where she held the title of Director of Member Services. In this position, Cathi was responsible for overseeing credit union operations for all 6 branches and ensuring that the staff was equipped to provide financial planning services to the members.

Even though Cathi grew up in western PA, she never expected to leave Florida; then she came to central Pa when her husband took a job in the area. She is a recent graduate of Northwood University, with a B.A. degree in management. She and her husband, James, are the proud parents of a new baby boy, Connor, who arrived on June 13th. (She actually completed her last college course while in the hospital waiting for Connor to arrive.)

Cathi is a firm believer in the credit union philosophy, and states that she's extremely happy to have found a credit union where the staff and Board of Directors uses this philosophy every day. She is currently on maternity leave, but will be back to work at the end of July.

She has met some of you already, but is looking forward to getting to know all of the members on a more personal level.

PROTECT YOURSELF

It is not always possible to secure your personal information 100% of the time. However, if you ask yourself these questions and incorporate the following helpful tips, you may greatly reduce the risk of becoming a victim.

When is the last time I reviewed my credit report?

You should review your credit report at least once a year from each of the three (3) credit bureaus. In fact, you are allowed to pull your credit reports each year. You will not receive your FICO score unless you're willing to pay a small fee. The three major credit bureaus are Equifax, Experian and Trans Union. You may also go to the website www.annualcreditreport.com. You can request all three reports at this website.

What about my mail?

Outgoing mail should be dropped off at the US Post Office or in the slot of a blue metal USPS mailbox. You should not leave bill payments, accepted credit card applications or other outgoing personal information in an unlocked mailbox for pick up. Don't place any documents containing your personal information in the trash. You may combat the theft of your personal information by purchasing a crosscut shredder, and shred all document or application that contains any personal information before you place it in the trash.

Did you call them or did they call you?

- Never give out personal information such as your Social Security, credit or debit card number, mother's maiden name to anyone over the phone unless YOU initiated the phone call and they have a business related reason to know.
- Be suspicious if a company calls you to verify personal information that is already on file with them.
- It is not uncommon for thieves to place these types of calls - posing as employees, claiming you have "won" a prize/sweepstakes or "been approved" for a credit card, but then asks you to divulge personal information. If you receive such a call, do not release any information. Instead, tell them they have called at an inconvenient time and hang up. Then if you do indeed have a business relationship with the company,

call them to verify if the previous call was legitimate or not.

How can I protect my PIN and passwords?

First, do not write your PIN on your ATM, debit or credit card. Memorize all PINs. Do not use anything personally associated with you. This includes, but is not limited to your SSN, date of birth, home address & phone number, pet's name, middle name, consecutive numbers, other family members names or the type of car you drive. If possible, create passwords that contain both letters and numbers. Once again, do not use anything personally associated with you.

Possible passwords may include: colors, animals, places or a statement in which the first letter of each word is used. For example, "My one favorite credit union is Blue Chip FCU" will create the following password: m1fcuibcfcu.

Do I really need to look at my monthly statement?

Yes! All monthly statements, whether received in the mail or electronically, should be reviewed upon receipt. Compare all receipts and drafts clearing for accuracy. To ensure you are not held liable for any loss, report any suspicious transactions immediately.

Also, if you expect to receive paper statements, but they do not arrive, contact the company or organization immediately. It is always wise to know your billing and statement cycles to determine if items are missing or not received in the mail.

What about the Internet?

Be leery of any emails that urgently request you to provide or verify personal information. These emails may contain verbiage such as "your account will be closed/cancelled if you do not respond". Contact the company by phone or by typing the web address directly into your browser to verify its authenticity. Do not use any links associated with the suspicious email. Consider installing a firewall and anti-virus software, as well as password protecting any files stored on your computer that may contain sensitive information. Make sure you are using a secure website before sending personal information over the Internet.

SAFETY CHANGES TO NEW BUILDING

The inside (vestibule) door will be locked. Each member will be given a personal identification number (PIN) that will unlock the door, using the keypad found on the brick wall inside the vestibule. In case you forget your PIN or did not get one, you will be able to talk to a staff member. The assignment of a PIN to every member will take some time, so we ask for your patience until the process is complete.

No Hats, Hoods or Sunglasses – please remove your hat, hood and/or sunglasses prior to entering the lobby. We appreciate your understanding and cooperation.

Important Notice for BCFCU Online users:

This notice is for those of you who download your account information to your computer using Quicken (by Intuit). We just received notification from Intuit that the credit union must pay an annual fee for this service. We don't believe that many members are using this service; therefore, it will probably be discontinued by December 2009. If you use Quicken and download your information, please contact the credit union. We would like to know how many members would be affected. We are also looking into other solutions to replace Quicken.

Upcoming 2009 Holiday Closings

Monday, September 7 Labor Day
Monday, October 12 Columbus Day
Wednesday, November 11 Veterans Day

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

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



5050 Derry Street • Harrisburg, PA 17111



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