

BlueChip^{FCU} **BLUES NEWS**

FALL 2011

Holiday Loans at Blue Chip FCU

Blue Chip Federal Credit Union will once again be offering Holiday Loans for your upcoming Holiday needs. Beginning in October Holiday Loans will be available for up to \$1,000 for a maximum term of 12 months. This holiday season, the rates will be lowered for this special loan promotion; you may qualify for a loan payment as low as \$87. Please contact Theresa or Michele to see if you qualify – or you may apply online at www.bluechipfcu.org



Skip A Pay Program

This year's Skip A Pay program will be available for December's loan payment. Members who qualify for the 2011 Skip A Pay program will receive a form in the mail by the end of October. This form must be completed and returned to the credit union as soon as possible so that applicable payrolls may be adjusted. Qualifications to participate in the Skip A Program are:

- Loans must be in good standing (current)
- No more than 3 late pays in the last 12 months
- Loan must have an original loan date prior to May 2011

Blue Chip FCU Contest Winners

Member Appreciation Day



Keurig Coffee Pot
Donna Zimmerman



Digital Camcorder
Dan Miller



\$100 VISA Gift Card
Lisa Marrs



Blood Donor Winner-
1 year membership at
Central Penn Fitness
and Health Center
Mary Taylor

Amtrak Safety Fair

Blue Chip FCU Goodie Bag
Schrise Taylor

\$50 VISA Gift Card
Nakiel Brannon



A Note from the President...



While I review this last quarter I want to first mention how wonderful the summer time has been. I hope you all were able to find some joy in the warm weather with family and friends. I then reflect on this most recent month and the natural disasters that we all experienced here in Central

Pennsylvania. Within a two week period of time we experienced an earthquake, a hurricane (Irene) and a tropical storm (Lee). The credit union operations were certainly affected by Irene and Lee, and many of our members have experienced devastating damage as a result of the recent flooding from Lee.

The credit union experienced a power loss for nearly 4 full days from Irene. As a result of this loss we were forced to move our operations, in a limited capacity, to a remote location in order to continue providing services to our members. If you stopped by to see us during this time you may have had the opportunity to receive a few credit union goodies and snacks. An article was published by the Pennsylvania Credit Union Association regarding our Parking Lot Operations, which can be seen via a link on our website homepage at www.bluechipfcu.org. Lee brought flooding to the area surrounding the credit union and forced us to close operations to keep the staff safe.

The staff and I would like to thank each of our members for their patience and understanding during those times of limited operations. We strive to provide as many services as possible, while still considering the safety of the staff.

I am certainly hoping for a trouble free winter where our weather is concerned!

This upcoming quarter is a very busy time of year. The credit union will begin offering our Holiday Loans in October, we'll be celebrating International Credit Union Day on October 20th and November is Thanksgiving!! December brings us to the close of 2011 with holiday festivities. The credit union looks forward to this last quarter and wishes each of our members a fun filled remainder to 2011.

An Irish Blessing

*May the saddest day of your future
Be no worse than the
happiest day of your past*



Cathi Martin

Volunteers Needed

Blue Chip FCU's Supervisory Committee is looking for volunteers. The Supervisory Committee is responsible for reviewing the internal operations of the credit union to ensure compliance with all financial rules and regulations. They meet regularly to perform audits and discuss findings. If you are interested in serving on this committee, please email your intent to staff@bluechipfcu.org with a subject line of Supervisory Committee or you may mail a letter stating your interest to:

Blue Chip FCU

ATTN: Supervisory Committee Chairman
5050 Derry Street, Harrisburg, PA 17111

Debit Card Payments by Phone



Many merchants offer payment by phone alternatives to making your payments. This payment method is often used as a matter of convenience for last minute payments. Blue Chip Federal Credit Union would like to remind you that when using this payment alternative to please keep in mind that the payment is often processed through a payment processing company – not the actual merchant. What this means to you is that the information appearing on your statement may not reflect the merchant you paid, but actually the processing company that took the payment. Please pay close attention to the dollar amount when balancing your accounts to know who that payment was for. And as a reminder, many merchants are set up on the credit unions Bill Pay service as electronic payments. This means you could get your payments to the merchant in as fast as 2 business days! Sign up for this Bill Pay service on our website, www.bluechipfcu.org

Charity News

Blue Chip FCU has had a successful summer of charity!

As an update, we were able to donate about \$300.00 to the National Credit Union Foundation to aid the victims of the recent tornado destruction in Missouri. This donation was made possible through your support in the bake sales held on Fridays. Keep an eye out for more goodies as we continue to bake! Blue Chip FCU also contributed to the Central Pennsylvania Blood Bank after our recent blood drive held on Member Appreciation Day. We helped one of our own members who needed multiple blood transfusions. Through the blood donations we were able to apply credit towards the hospital in which he received treatment. A special thanks goes out to the 15 members who donated their time and blood to those who need it most. Remember, one donor can save two lives! We look forward to sponsoring another blood drive in the near future. Thanks again for your help! After all, the credit union motto truly is "people helping people."

A Recipe for the Season

Shared By Susan

Pumpkin Bread

- 1 15oz can of pumpkin
- 2 tsp baking soda
- 1 to 2 cups mini chocolate chips (optional)
- 2/3 cup water
- 3 cups sugar
- 3 1/3 cups flour
- 1 tsp cinnamon
- 1 cup vegetable oil
- 1 tsp nutmeg
- 4 large eggs
- 1/8 tsp cloves



- ~ Preheat oven to 350°
- ~ Grease 2 8" x 5" loaf pans.
- ~ In medium bowl, beat pumpkin, oil, water and eggs until smooth.
- ~ In a separate bowl, sift flour, sugar, baking soda, cinnamon, nutmeg and cloves.
- ~ Gradually add to pumpkin mixture, stirring to combine.
- ~ Mix in chocolate chips (optional)
- ~ Pour into pans and bake for 1 hour, or until done.

Enjoy!

Alexa's Corner!

Be smart, open an IRA!

Hello Blue Chip FCU members! The summer is unfortunately coming to an end and I am getting ready to go back to school. I have one more year left and looking forward to returning to Blue Chip FCU after I graduate! Starting a career in the finance industry has caused me to start thinking about saving money and using it towards the larger items I need to buy.



The larger investments that require much more planning are cars, a house, and retirement planning. Most young individuals do not start to think about these items until they are out of college or in their 30's – 40's. As a result, you could be losing money! Getting a head start on saving is the key. A great resource is an Individual Retirement Account or IRA. These accounts can take two forms in a Roth IRA or a Traditional IRA. A Roth IRA is an account where you are able to deposit after-tax funds annually up to a specified limit. You are able to withdraw the money you contribute at anytime during your lifetime. Withdrawing your earnings on a Roth IRA must meet qualifications, such as being at the age of 59 1/2, disabled, or a first time home buyer. A Traditional IRA allows the individual to make pre-tax contributions throughout their life but the withdrawals are taxed. There are many benefits to both IRA products and saving earlier rather than later can cause a great difference in potential earnings. Other terms and conditions apply to these accounts. The staff at Blue Chip FCU would be happy to answer any questions you have about IRA's and hopefully help you open one!

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

2011 Upcoming Holiday Closings

Monday, October 10th Columbus Day
Friday, November 11th Veteran's Day
Thursday, November 24th Thanksgiving Day
Friday, November 25th Open 9:00 am – 4:00 pm
Monday, December 26th Christmas Observed
Friday, December 30th Open 8:00 am – 1:00 pm
Monday, January 2nd New Year's Day Observed



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5050 Derry Street • Harrisburg, PA 17111



*Large enough to
meet your needs...*

*Small enough to
know your name*

