

BlueChipFCU **BLUES NEWS**

SPRING 2011

Blue Chip FCU is extending Youth Week this year to be the ENTIRE month of April!!!



ENTER TO WIN \$100.00!

Here's how you can win:

MAKE A DEPOSIT

Make a one-time deposit of \$20.00 or more to your existing account and have your name entered into the drawing (one entry per account).

OPEN A NEW SERVICE

Open a new service (i.e. checking, direct deposit, online banking, Visa Debit card, Certificate etc.) and have your name entered into the drawing for each additional service opened.

REFER A FAMILY MEMBER

Do you know a family member who does not have an account with Blue Chip FCU?

If you are a member 18 years of age or younger who is referring a new youth member, your name, along with the new youth member's name will be entered into the drawing.

Contest rules applicable for youths 18 years of age or younger

Items being mailed to Blue Chip FCU must be postmarked on or before April 30th, 2011.

Drawing will be held the first week of May. Winner will be contacted by the credit union.



Blue Chip Dedicated Officials Annual Scholarship Application

It's that time of year again! Many students are preparing for their upcoming new school year. Blue Chip FCU would like to offer 3 of our members a \$500 scholarship to be used towards school tuition, books and / or supplies. Each winner will be eligible to receive this \$500 scholarship for two consecutive years. The deadline to submit an application is May 31st. The

3 lucky winners will be notified by the end of June.

In addition to completing an application, all interested members must also submit their most recent report card or college transcript as well as submitting an essay to be considered for the scholarship. Please stop by the credit union to complete an application – or apply online at www.bluechipfcu.org.



A Note from the President...

The 1st quarter of 2011 is coming to a close already! It seems the days and months go by so fast. Blue Chip FCU just celebrated St. Patrick's Day at the office and it's now time to pack up our shamrocks. Were you one of the lucky members to get a green credit union shirt on St. Patrick's Day? If not, remember us next St. Patrick's Day, the leprechauns visit us with special treats just for our members!



The official day of spring is only days away and the temperature outside has certainly brightened our days here at the credit union. We look forward to spring and all the joy it brings with it. The credit union will be celebrating the annual Youth Week in April. We were so excited for this spring event that the staff decided to extend the Youth Week festivities to an entire month! That means more chances for our young members to get entered into the contest. Also, every time one of our under 18 members comes in to visit us we'll have lobby gifts for them to choose from. The overall fun of Youth Week for us here at the credit union is to encourage savings and financial understanding for the youth of our membership. Bring your children, nieces, nephews and grandchildren in to see us, make a deposit, add a credit union service or refer another youth account and be entered into the contest. The winner gets a deposit of \$100!!! We hope to see you all next month!

The staff and I would like to wish you all a very special spring time.

*An Irish Blessing
May God grant you always,
A sunbeam to warm you,
A moonbeam to charm you,
A sheltering angel, so nothing can
harm you*



Cathi Martin

A New Benefit of Blue Chip FCU Membership:

Blue Chip FCU is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.



Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan. BALANCE negotiates with creditors to reduce interest and fees so you can pay your debt quickly and efficiently. As a member of Blue Chip FCU, the program's monthly administration fee of \$35 is waived.

To use the new program, simply call 888-456-2227. Counselors are available Monday through Thursday, 5am to 8pm, Friday, 5am to 5pm, and Saturday, 8am to 5pm (PST) or visit www.balancepro.net/ for more information.

We recognize that money concerns have a serious effect on our quality of life. Now, through our newest partnership, you have access to the very best professional guidance – so you can achieve financial security faster than you ever thought possible.

Introducing EZShield Check Fraud Protection Program



Your Partner
in Growth.

Beginning in May 2011 all check orders purchased through the credit union will include extra added check fraud protection, provided by Deluxe Corporation, our current check printing company. The

EZShield Check Fraud Protection Program is designed to facilitate the recovery of covered losses due to check fraud. EZShield provides a protection to our members of loss of funds up to \$25,000! This protection comes standard on all checks purchased after May 2011 and is applied to that specific sequence of checks. Fraud protection is for check fraud related losses caused by activity such as Forged Signatures, Forged Endorsements and Altered Checks.

** This protection is not standard on Blue Chip FCU's Retiree Free Check Program. The option to purchase the EZShield Protection will be available to those on the Retiree Free Check Program for an additional cost.

A Recipe for the Season

Shared By Susan

Chewy Coconut Oatmeal Drops

- ¾ Cup (1 ½ sticks) Butter or Margarine, softened
- ¾ Cup Sugar
- ¾ Brown Sugar
- 2 Eggs
- 1 tsp Vanilla
- 2 Cups Flour
- 1 tsp Salt
- 2 Cups Mounds Sweetened Coconut Flakes
- 1 ½ Cups Quick – Cooking or Regular Oats

Pre Heat oven to 350o

- Beat butter, sugar and brown sugar in large bowl until well blended. Add in eggs and vanilla.
- Mix separately flour, baking soda and salt.
- Add to butter mixture, beating until well blended.
- Stir in coconut and oats.
- Drop by teaspoons onto ungreased cookie sheet.
- Bake for 8 – 10 minutes. Enjoy!

The Power of Saving

Hello Blue Chip FCU Members! I am almost finished with my third year at Indiana University of Pennsylvania and will be returning to the credit union for the summer. I hope the New Year is treating you well and you are sticking to your new year's resolutions. One resolution of mine was to start saving for my future. I continue to learn through my major in business the value of saving. Many people spend their income before it has time to reach their wallet. In this economy, it is not hard to do! We can help the savings process by creating incentives to motivate ourselves. Blue Chip has many services to help you save that you may not know about.

To start, the easiest way to save money is to create a budget and determine what monthly expenses you are obligated to pay. When budgeting for your expenses, include your savings as a necessary expense. By requiring yourself to pay into the savings every month, just like you pay your phone bill every month, will create a consistent obligation to save for your future. An added benefit that is offered at Blue Chip FCU is the option of payroll deduction. You can elect to have the credit union automatically transfer the savings "expense" from your direct deposit into your savings account every time you get paid. Blue Chip FCU even rewards savers by paying a small interest on the money deposited into any savings account. You even have the option of setting up multiple savings accounts to help you separate what you are saving for. You can choose from a primary, standard savings, or a vacation or holiday

Alexa's Corner!



savings account. This may help you to not touch this money and promote short term savings for a specific goal.

For long term savings, Blue Chip FCU offers other services like certificates of deposit (CD), Individual Retirement Accounts (IRA), and Money Markets. A CD is a special account where money is deposited and held over a period of time earning a higher interest rate than a typical savings account. You can either withdraw the money after the certificate matures or renew it into another certificate. You cannot withdraw the money without paying a penalty fee until the CD matures. IRAs are special accounts used for saving towards your retirement. They have certain regulations and restrictions but are a fantastic way to start saving now for the future. Money market accounts are for big savers who have larger amounts of money they want to store and earn interest. They are like regular savings account but require a larger minimum balance and pay a higher dividend.

I hope I have helped to remind you that saving is important. If you would like more detailed information about the savings services Blue Chip FCU has to offer, please do not hesitate to contact us! You can email us at staff@bluechipfcu.org or call at 717-564-3081 with any questions. You can even come in and speak with me after May 9, 2011 and I can personally open a savings account for you.

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 May 30thMemorial Day

Monday, July 4thIndependence Day

Drive Thru Reminder

Blue Chip FCU's drive thru is open the same hours as our lobby. The drive thru is intended to better serve our members with quick transactions to minimize the wait time you may experience in the lobby. For that reason, we'd like to remind our members to only utilize the drive thru for simple deposit and withdrawal transactions. If you need to have a check printed, purchase money orders or order checks please come into the office to see us. This will help keep the drive thru line moving quickly and avoid any bottlenecking in the parking lot. Thank you for your understanding and cooperation.



5050 Derry Street • Harrisburg, PA 17111



Large enough to meet your needs...

Small enough to know your name