



WHAT'S INSIDE:

Alexa's Corner
Seasonal Recipe
Visa Satefy Tips

Membership Satisfaction Survey
Starter Kit
\$5 Promo
and much more!

BLUES NEWS

Fall
2012

MEMBERS MATTER MOST International Credit Union Day

October 18, 2012

Blue Chip FCU would like to show our appreciation to you by providing

HOTDOGS, POPCORN, AND DRINKS!



Credit Unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day on October 18th, we celebrate with

more than 188 million people worldwide by taking part in making sure that members matter most.

Boss's Day!

Boss's Day falls on October 16th this year. We want to thank our new boss and CEO, Pamala Mohn, for the hard work she has put into making Blue Chip FCU the best it can be. We are delighted to have her as our new boss. Thanks Pam!



A Note from the President...

Can you believe Fall is here already!
It is a season full of changes. The leaves are

turning bright colors and the weather is perfect. It is a great time to mow the lawn for the last time and complete any unfinished projects. Winter will follow and bring with it snow and heavy jackets.

We have great things happening here at Blue Chip FCU. We will be launching our new website and online banking. Please check our website regularly so you don't miss it. While at our website be sure to check and see what new promotions are available and the free services we provide. Our amazing staff is here to help you with all your questions.

This is also a great time to make sure that you have all the services you need to assist you with the upcoming holidays. Christmas will be here before you know it. So, if you need a Visa credit card or some extra cash make sure you stop in, call or check our website.

Volunteering is a great way to give back to the community and our members. This is something that Blue Chip FCU believes in whole heartedly. We want to make our presence known in the community as well as partnering with our members and their charities. What a great feeling you get when you know you can make a difference.

We value our members and will always put you first. We provide a service like no other credit union and there is no better time to join Blue Chip FCU. Help us get the word out to family members and co-workers that they should join Blue Chip FCU so they don't miss out on the experience of belonging to a credit union.

As we begin the last quarter of 2012, I reflect on the changes that brought me here. I am truly blessed to be able to serve the wonderful members of Blue Chip FCU. I look forward to working with you and the staff in 2013.

Don't waste a minute not being happy. If one window closes, run to the next window or break down a door. ~ Brook Shields

Get off to a good start

**\$500 maximum balance Visa Credit Cards are
now available!**

**Ask for details and about our
Blue Chip FCU Starter Kit**



Thank You!

Thank you members for joining Blue Chip FCU for another successful Membership Appreciation Day! We had a great time showing our appreciation to you, our members! Thank you everyone for celebrating with us! We gave away three door prizes to three lucky members. Congratulations Tracy Spencer, Rosalyn Mathis and Clarence Wrightstone!

Visa Safety Tips

Contributed by Angie

With the holidays shopping season soon upon us, *quick* and *convenient* is what we all strive for and nothing is *quicker* and more *convenient* than using your Visa Debit card. It is *convenient* to carry and *quick* to use. More and more Americans are going "cashless" and the Debit card has taken the place of dollar bills. No more writing out checks, showing ID. No more counting out change or making sure you have received the correct change from a cashier. No more waiting in a long line to get your check cashed or worrying you don't have enough cash with you. The Debit card has solved all these old daily annoyances.

However, *quick* and *convenient* is **not** how compromised Debit card issues are settled. Your life can be quickly and not very conveniently turned upside down without you even knowing it. Although there is no absolute guarantee that your card won't be compromised, here are a few tips to protect yourself and your peace of mind.

1. Unless absolutely required, avoid giving any merchant your
 - Address, Zip Code & Phone Number.
 - Date of Birth & Social Security Number.
 - Account or card number or expiration date.
2. NEVER give out your PIN Number.
3. Sign the back of your card and never write your PIN Number on it.
4. When using your Debit card cover it when entering your PIN.
5. Inspect any ATM for evidence of tampering before inserting your card.
6. Watch for cell phone cameras, mirrors, and people watching you.
7. When traveling advise the Credit Union in advance.
8. Online, never respond to unsolicited emails that ask to verify your card or account number.
9. Keep your computer's virus protection up to date.
10. Use spyware and malware detection.
11. Update your computer frequently with recommended security patches.
12. When at all possible use your Visa or MasterCard Credit Card when purchasing on line.
13. Active Verify by Visa (found on our web page) to apply an extra layer of security to your On-line purchases.
14. Know your daily limits and keep your ATM withdraw and POS (point of sale) limit to a minimum. A call to the Credit Union can easily have this temporarily increased.
15. Check your checking account often. Any item that may look incorrect or unidentifiable, call the Credit Union or the Customer Service phone number on the back of your card immediately.



Online Banking and Keeping your Account Active

While accessing your account online, you may have noticed at times, you cannot get into your account. This may be the result of several issues: you have not logged into your online banking account in more than six months, you have entered an incorrect account number, or you may have mistyped your password. Please remember our online banking system is case sensitive and requires you to log in at least once every six months. If you forget your password or account number, please call the credit union and we will be glad to help you solve this issue. Please be prepared to answer a few security questions.



A Fall Treat Apple Spice Cake

Ingredients: Batter

½ C. Butter
1 C. Sugar
1 ¼ tsp. Baking Powder
1 tsp. Cinnamon
¾ C. Milk
½ C. Crisco Shortening
1 C. Brown Sugar
2 Eggs
2 ½ C. Flour
½ tsp. Salt
2 C. Chopped Apples

Topping:

½ C. Sugar
½ C. Chopped Walnuts or Pecans
1 ½ tsp. Cinnamon

Directions:

Turn oven on to 350 degrees. Mix butter, shortening, sugar, brown sugar, and Cinnamon. Add eggs, milk, flour, baking powder, and salt. Fold in apples. Pour into a greased and floured 9x13 inch baking pan. Top with topping mixture. Bake for 45 mins. and enjoy!

Contributed by Susan



Alexa's Corner

Out With the Old, In With The Blue!



Blue Chip FCU is getting more tech savvy! We are in the process of redesigning our web site along with setting up multiple ways to contact you, our members. We want to make sure you are always aware of the benefits we are providing to you by adding more lines of communication. Please keep an eye out for our new website, emails from us, and our new virtual branch. All of these will be up and running shortly. Technology is constantly making banking easier, faster, and less time consuming. Blue Chip FCU is always striving to increase our availability and service to you.

Our website will be more user friendly, innovative and informational. Keep in mind all bank activities can be done from the comfort of your home computer although we will always be here to guide you. Our online services are free to our members and we will strive to keep it that way! Some of them include Online Banking, Bill Payer, Direct Deposit, and Payroll Deduction, EZ Pay for Visa Credit Cards, Loan sign up forms, our current rate information, and our current promotions. Blue Chip FCU also offers member loyalty points based on how many services you use with us. The more you use, the larger the discount you receive on auto loans and also increase your Certificate of Deposit rates! We will even try our best to meet or beat loan rates you find that are lower than ours!

Please email or call us with any questions at staff@bluechipfcu.org or 717-564-3081



Scholarship Winner!

A special scholarship was granted in memory of longtime member and late board member Robert King. Mr. King was a member of Blue Chip FCU and served on The Board of Director for many years. He will be greatly missed. This special scholarship was awarded to Allison Toledo.
Congratulations Allison!



Become a new member in the month of September or October and Blue Chip FCU will deposit your first

\$5.00!



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:

1-800-433-0505

www.bluechipfcu.org

PHONE SERVICE HOURS

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

LOBBY HOURS

Monday & Tuesday 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

2012 Upcoming Events and Holiday Closing

Monday, October 8th..... Columbus Day - CLOSED

Thursday, October 18th.... International Credit Union Day

Monday, November 12th...Veterans Day - CLOSED

Thursday, November 22nd...Thansgiving Day - CLOSED

Friday, November 23rd...Office hours are from 9am - 4pm



October

Happy 75th Birthday Betty!

Betty has been a valued employee of Blue Chip FCU for 7 years and involved in credit unions for a total of 34 years.

We wish her a Happy Birthday and are happy to have her as a part of our team!



Scan the QR Code
for more info!



Large enough to meet your needs...

Small enough to know your name



5050 Derry Street • Harriburg, PA 17111

