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# BLUES NEWS

3rd Quarter  
2013

## HOLIDAY PROMOTIONS AT BLUE CHIP FCU

To help you prepare for the holiday season, Blue Chip FCU holiday loan is available from October 1st through December 31st. Come and apply for a loan up to \$1,500.00 with a rate as low as 6.99% for a 12 month repayment period.



If you like to shop on Black Friday or Cyber Monday this promotion is for you! Use your Blue Chip Visa card from Friday, November 29, 2013 through Monday, December 2, 2013 to earn 4.99% on all purchases during that period and have 6 months to pay them off.



Don't forget we have Visa gift cards for those hard to shop for individuals on your Christmas list or for that last minute gift. Stop in the lobby at our Derry Street Branch for this quick gift.



### SKIP-A-PAY IS BACK!

This year's Skip A Pay program will be available for December's loan payment. Members who qualify for the 2013 Skip A Pay program will receive a form in the mail during November. This form must be completed and returned to the credit union as soon as possible so that the applicable payrolls may be adjusted. Qualifications to participate in the Skip A Pay program are:

- Loan 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 2013

## HELPFUL HOLIDAY TIPS

As we approach the holiday season and all the fun and festivities, we at Blue Chip Federal Credit Union want to offer some helpful hints to make your holiday experience with us as safe and convenient as possible.

With the cold and inclement weather we will inevitably experience, please remember, for your security and ours, that we ask that those warm winter hats and ever important sunglasses that protect us from the low winter sun, be removed upon entering our vestibule. You will find most financial institutions have this removal of hats and sunglasses requirement as an added security precaution to protect their members and employees. Your security, financially and personally, is of the utmost concern to us. Be aware that we will request this.

In addition to this simple safety precaution, it's also important to remember to always be aware of your surroundings when entering and leaving the building and when using any ATM machine. Awareness is an excellent defense against those that would exploit the holiday season.

Also, we want you to be aware that if you will be withdrawing large sums for those extra fun holiday gifts, just give us a heads

up if large bills will be needed so that we might have the appropriate funds on site and available to you. And if your holiday needs stem from a non-payroll or government issued check over \$1000, it's important for you to remember that a 2 day pledge will be placed on that check, and of those funds, only \$200 will be immediately available. This will help your holiday shopping planning.

Remember Blue Chip Federal Credit Union has multiple ways for you to access and manage your financial needs. We have our online site that allows you to manage those funds if and when the weather keeps you from personally visiting our branch. You have fee free access to your credit union accounts at any credit union ATM. You can perform many transactions via telephone. And of course, we are always happy to see you in person at our branch on Derry St.

We want your holiday experience to be as safe and happy as possible and encourage you to come to us with any of your financial needs and questions.

Remember we are large enough to meet your needs and small enough to know your name.

Happy Holidays!!!



## A Note from the President...

*"Two ways to gain knowledge; we can either buy it or borrow it."*  
~ Benjamin Franklin

In a blink of an eye 2013 will be over. How time goes by so quickly. What an eventful year it has been so far. Our year started off with a Visa credit card transfer promotion followed by great rates for vehicle loans into our vacation loans and then off to the Friday the 13th Loan to name a few promotions throughout the year so far.

We reached out to our community by participating in National Night Out, having a car wash for the Corky Dengler Foundation and for the second year in a row participating in the Junior Achievement program to education elementary school children about good financial habits.

We visited our SEG at the Steelton-Highspire Railroad and attended the Amtrak Safety Fair. We are working on scheduling more SEG visits to keep our members up to date on what we can do for them and provide financial literacy.

Member Appreciation Day provided time for the members to grab a bite to eat, participate in a drawing

and talk to the staff. We encouraged our members to share their experience with Blue Chip with their family and co-workers to increase our membership base. Without our members, we would not be here.

With the last three months of 2013 remaining, we continue to provide great products, loan promotions and outstanding customer service. This edition of the newsletter contains all the upcoming promotions and important information you need to know so that we can better serve our members.

Before 2013 passes and we head into 2014, I want to wish everyone peace and happiness. Blue Chip Federal Credit Union is truly blessed to have awesome members. The staff and I will continue to provide the exceptional service you deserve.

Pamala Mohn  
President/CEO

## From the Loan Department

*Are you interested in buying a car?*

*Is your credit not the best?*

*Do you think the car dealer or those "buy here/pay here" places are looking out for your best interest?*

Sadly, you are wrong. The interest rates at those places are between 20-30% and some of them will charge you far more than the vehicle is worth. We have encountered situations where our members have paid several thousands of dollars more than the vehicle was worth, because they didn't think they would qualify for an auto loan with us.

Not only have we seen our members overcharged for a vehicle, but our current vehicle rates which range from 2.99% to our highest rate of 13.75% are still substantially lower than the 20-30% you will be charged by a sub-prime lender. In addition, having a credit reference from a sub-prime lender will actually lower your credit score. Unfortunately, you are setting yourself up for failure. Your lower credit score means you will pay a higher interest rate on your loans & because of the higher rate, you'll pay more in finance charges thus paying more overall.

**Come to us first!** There are many who thought we wouldn't be able to help them, but found out quickly we could and are much happier with the lower rate they received with us. For those we can't help, we will advise you on ways to put yourself in a better position so that we can help the next time you need a loan.

Give us a call and talk to one of our loan officers so you can begin to save!



## 2013 Scholarship Winners Congratulations!

The winners of the  
2013 Scholarship are:

Alexandra Fisher  
Jessica Barry  
Sarah Baker

The credit union would like to acknowledge all the students who have taken the time to submit an application for the scholarship. Each application was carefully reviewed by the Scholarship Committee. All applicants must meet the minimum GPA requirements and submit an essay for review by the Committee. The winners are chosen based on their submitted essay and their level of academic, extracurricular and / or community activities. We wish all applicants well in their upcoming semesters.



## BCFCU Welcomes Margaret Morris

Margaret was born and raised in the beautiful tri-state area of West Virginia, Kentucky, and Virginia attended the University of Virginia majoring in theater. has lived in pa since 1982. after working for commonwealth national bank and leaving to raise 2 children, margaret returned to the workforce as an employee of a local truck broker and a local lawyers office. her interests include science, history, painting, theater, film, and music and now...blue chip federal credit union and its wonderful members!

## 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 bottlenecks in the parking lot. Thank you.



## Congratulations to our Winners!

### Amtrak Safety Fair

Galen Mull - \$50 Visa gift card

### Member Appreciation Day

Tyler Heffner - assortment of gift cards  
Paul Copko Sr. - \$100 Visa gift card

### Youth Month

Arthur Felty IV - \$50 i-Tunes card

### Friday the 13th Lucky Winner

Carmen Henderson won "Friday the 13th" Part I and Part II movie by applying for a Friday the 13th Loan.



## Elvis Pie

*Contributed by Susan*



### Filling

- 1 cup creamy peanut butter
- 1 package (8 ounces) cream cheese, at room temperature
- 1/3 cup sugar
- 1 1/2 teaspoons vanilla extract
- 1 cup cold heavy cream
- One 9-inch prepared graham cracker piecrust
- 2 large bananas, cut into 1/4-inch-thick slices

### Topping

- 1 cup cold heavy cream
- 1/4 cup sugar
- Chopped roasted peanuts, for garnish

1. To make the filling: In the bowl of an electric mixer fitted with the paddle attachment, or using a handheld mixer, cream together the peanut butter, cream cheese, sugar, and vanilla at medium speed. In a separate bowl, whip the cream until soft peaks form. You can do this by and with a whisk or in the bowl of an electric mixer fitted with the whisk attachment. Using a rubber spatula, fold the cream into the peanut butter mixture until completely combined. Make sure you fold, not stir, as stirring will only deflate all the air you've just whipped into the cream. Scrape half the filling into the piecrust and smooth with a spatula. Layer the sliced bananas on top of the filling, then spread the remaining filling over the bananas. Cover with plastic wrap and refrigerate until set, at least 1 hour.

2. To make the topping: In the bowl of an electric mixer fitted with the whisk attachment, or using a handheld mixer, whip the cream and sugar together until soft peaks form. Spread over the surface of the pie. Sprinkle the chopped peanuts all over the top and serve.

*Recipe is from Paula Deen's Southern Cooking Bible*



### 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](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

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

## 2013 Upcoming Events and Holiday Closings

Monday November 11 ..... Veterans Day – Closed  
Thursday, November 28 ..... Thanksgiving Day - Closed  
Friday, November 29 .... Black Friday (Open 9 a.m. – 4 p.m.)  
Tuesday, December 24 .... Christmas Eve (Closing at 1 p.m.)  
Wednesday, December 25 ..... Christmas – Closed  
Tuesday, December 31 ... New Year's Eve (Closing at 1 p.m.)



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

