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BLUES NEWS

4th Quarter
2014

Congratulations!

The winners of the 2014 Scholarship are:

Zachary Beers

Kira Wilcox

Nicholas Longson

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.

Member's Appreciation

Member Appreciation Day was held on August 28th. Blue Chip FCU provided grilled hot dogs, snacks and drinks. Congratulations to Victor P. for winning the Galaxy Tab3 Lite that was raffled at the end of the day. There were free password booklets, financial organizers and jumbo clips handed out through the day. We enjoy spending time with you and hope that you will join us again next year!

ALL ABOARD!

Amtrak had their annual safety fair in September. Blue Chip FCU was there in full force. It was a great day with food, music and ice cream. It was awesome to see our current members and we were able to sign up six new members. Thank you Amtrak for a great day of fun and friendship!



A Note from the President...



"Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all."

~ Dale Carnegie

Here we are again approaching the busiest time of the year. The kids are back in school, the leaves are changing colors and we are beginning to make our holiday lists. What's on your list? Have you crossed off any items yet? Why not add a few items from Blue Chip FCU such as gift cards, a holiday loan, or our Visa credit card with a great introductory rate. Check our website for additional items and services.

We have added a few more services to provide more benefits to you. Along with Disability and Life Protection, we included Involuntary Unemployment Protection. We expanded our loan department to include a mortgage loan officer to assist first time home buyers and member who are looking to refinance their current mortgage. In April we launched our Mobile App called Touch Banking for those members who are tech savvy and on the go. We will continue to research other services that will provided benefit and convenience to all our members.

Fraud is on everyone's mind especially during the holiday season. Take some steps to protect yourself. When asked if you would like to use debit or credit with your Blue Chip Visa debit card choose debit and use your PIN. Your PIN is unique to you and never should be shared. It is safer to use PIN than signature. Remember to check your account regularly for any unidentifiable purchases. This can be done with our online banking service and the mobile app. Cash is king! When using cash you tend to stay focused and stick to your holiday shopping list. Don't let fraud sneak into your holidays.

As we wind down and get ready for the New Year, I want to wish all our members a safe and happy holiday season. May the New Year continue to bless you, your family and Blue Chip FCU.

Pamala Mohn
President/CEO

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 credit card from Thursday, November 27, 2014 through Monday, December 1, 2014 to receive 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.



New Card... New Look!

Blue Chip FCU has changed the look of your Visa debit card. You will receive the new GREEN card before your current BLUE card expires. This change will help your Blue Chip Visa debit card stick out and be easier to find in your wallet.

To limit your risk on fraud remember to use your PIN number instead of your signature. Your PIN number is unique to you and should never be shared.



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 2014 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 2014

Representative Payee Accounts

*What are they?
How do they work?*

With regards to negotiating federal payments, including Social Security and SSI, the Social Security Administration does not recognize Power of Attorneys with regards to Social Security payments. So, an individual, or Beneficiary, who cannot manage or direct someone else to manage his or her money has a Representative Payee appointed by SSA to receive and use the Social Security benefits to pay for the current and foreseeable needs of the Beneficiary and to save any benefits not currently needed to meet those immediate needs. The Payee is responsible for keeping records of all expenses to show the SSA how those benefits were used or saved upon request.

The Representative Payee is not required to open an account at a financial institution for the Beneficiary, but the SSA encourages doing so. It is important for the Payee to understand what can and cannot be deposited into the account and who owns the funds deposited there.

The Beneficiary is the owner of the funds from Social Security with the Representative Payee serving as "manager" of those funds. When the account is opened,

THUMBPRINT COOKIES

Contributed by Susan



- ¼ C. butter or margarine softened
- ½ tsp. vanilla
- ¼ C. shortening (Crisco)
- 1C. flour
- ¼ C. brown sugar
- ¼ tsp salt
- 1 egg separated
- ¾ C finely chopped nuts
- Jelly strawberry or grape



Heat oven to 350. Mix thoroughly butter, shortening, sugar, egg yolk and vanilla. Work in flour and salt until dough holds together. Shape dough by teaspoonful into 1-inch balls.

Beat egg white slightly. Dip each dough ball into egg white, roll into nuts. Place 1-inch apart on ungreased baking sheet: press thumb deeply in center of each. Bake about 10 minutes or until light brown. Immediately remove from baking sheet. Cool: fill thumbprint with jelly. Makes about 3 dozen cookies.

the financial institution sets up the account with the Beneficiary as the only owner of the account. However, while the beneficiary has ownership interest, the title of the account should not permit the beneficiary to have direct access to the funds. The Payee should make it clear to the financial institution the purpose of the account when opening the account so it can be set up correctly.

The only funds that can be deposited into a Payee account are the funds from Social Security. No other checks or cash can be deposited. Even if the funds are owned by the Beneficiary, if they are not from Social Security, they cannot be deposited into a Representative Payee account. And NO funds of the Payee can be deposited in the Beneficiary's account.

Being a Representative Payee is an important responsibility that can make a positive difference in the life of the Beneficiary. Understanding how the account at the chosen financial institution works is the first step in managing those funds legally and responsibly.

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 & 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

2014 Upcoming Events and Holiday Closings

Monday, October 13Columbus Day – Closed
 Tuesday, November 11Veteran's Day – Closed
 Thursday, November 27.....Thanksgiving Day – Closed
 Friday, November 28.....Open 9 a.m. till 4 p.m.
 Wednesday, December 24Christmas Eve Closing at 1p.m.
 Thursday, December 25Christmas – Closed
 Wednesday, December 31...New Year's Eve Closing at 1 p.m.

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

Scan the
QR Code for
more info!



5050 Derry Street • Harriburg, PA 17111

