

Upcoming Holiday Promotions



- Holiday Loans are back! Up to \$1,500 for all your holiday shopping needs! Available now through Dec. 31, 2015.
- Holiday **Skip-A-Pay** is available again this year! Members with eligible loans will receive their Skip-A-Pay letter by November. Keep an eye on your mailbox!
- Black Friday to Cyber Monday Visa promo! All Visa purchases at **2.99%** for 6 months! Apply for a Blue Chip Visa Card or Limit Increase today.
- 4.99% Visa Balance Transfers will be available Jan-Feb 2016. Transfer your higher-rate balances to your Blue Chip Visa for a **4.99%** rate for the life of the balance. Apply for a Blue Chip Visa Card or Limit Increase today!



*Get a jump on the holiday season this year! Apply online or call a loan officer **today!***

The CHIP Card is Here!

Introducing the Blue Chip FCU Visa Debit CHIP Card.



The new dark green card will be issued starting October 1st on all new or reissued cards.

An embedded microchip in the card offers an additional layer of protection against unauthorized use and card counterfeiting. Use of the new CHIP card is easy and works best with PIN-authorized transactions.

For more details, an introductory letter was mailed in to members with debit cards in September.

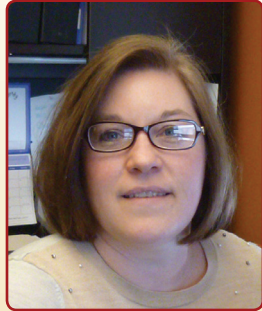
DID YOU KNOW:

- You must endorse all checks you deposit in the ATM with your signature.
- If you enter the wrong password logging into the mobile app – just try again.
- Blue Chip FCU has a night depository box on the drive-thru side of the building.
- You can now apply for a loan on Virtual Branch online banking.
- You can have all your accounts set up on Virtual Branch online banking that allows you to transfer to and from each account.
- Blue Chip FCU has gift cards and they are **FREE**.
- Cody Messenger is back working at Blue Chip FCU.
- There is a minimum 2 day hold on all checks over \$1,000.
- For your security have your current telephone number on your Visa credit card, Visa debit card and Blue Chip FCU accounts.
- When using your Visa debit card use your PIN for added security.
- You should notify Blue Chip FCU when you change your email address.
- Blue Chip FCU is on Facebook – Give us a “Like.”
- You have a 4 digit pin number to gain access through the front door.
- Blue Chip FCU can only deposit or cash checks if both names on the check are members or both are present.
- We offer a \$10 referral bonus to new members you send our way.
- Checking your account daily is the BEST way to protect yourself from fraud.
- There is an ATM locator under “Tools” on our website page.

Note from the President

The love of family and the admiration of friends is much more important than wealth and privilege. – Charles Kurlat

Fall is here and the holiday season is just around the corner. This issue of the newsletter can help you get started. It is packed with a lot of information so I will keep this section short. Blue Chip FCU continues to offer new products so check our website out frequently. You can also check us out on FaceBook! You will find helpful tips, interesting quotes and see what your fellow members are "liking" about Blue Chip. Don't forget to sign up for our FREE Mobile App so that you can transfer money easily while shopping these next couple months.



I would like to take this time to wish all our members a safe and happy holiday season. We appreciate you and look forward to providing you with the exceptional service you deserve as we move forward into 2016.

Pamala Mohn
President/CEO

Debt Protection Plan

Is there a loan with Blue Chip FCU in your future? Blue Chip FCU has a new Debt Protection Plan which gives you a higher level of protection than ever before! In the past, you were able to get Life Protection and Disability Protection on your loans. Both borrowers were eligible for the Life Protection, but the Disability Protection was only offered to one of the borrowers. With our new Debt Protection Plan, we not only offer Life and Disability coverage, we also offer Involuntary Unemployment Protection which will cover your loan payments should you lose your job. These protection plans will cover the borrower, the co-borrower, or both borrowers.

Most of us don't expect to have health problems and if we've been at our job for any length of time, we assume we have job security, and while we all know our time is limited, we're sure it's not our time yet. Let's face it, these issues are usually unexpected. The best way to protect you, your family, & your credit score is to plan for the unexpected. Our Debt Protection Plan is an excellent way to do just that! Ask one of our loan officers for more information.

HAVE YOU SIGNED UP FOR E-STATEMENTS YET?

When you sign up for **e-Statements**, we'll stop sending you paper statements. Just call or email us to request **e-Statements**. If you need a copy of your statement you can print it from the online archive, which holds six months of history.

For long-term storage, save **e-Statements** to your computer.

Make the switch today and **Go Green!**

Recipe

Betty's Baked Beans



6 Slices bacon diced
1 Med onion diced
1 16 oz can Pork'n Beans
1 16 oz can Buttered Lima Beans, drained
1 15oz can Kidney Beans, drained
1 10oz pkg Cubed Cheddar Cheese
1 C. Ketchup
 $\frac{3}{4}$ C. Brown Sugar
1 T. Worcestershire Sauce

*Cook bacon and onions till crisp.
Drain, then add the rest of the ingredients.
Bake 350 for 1 hour on center rack.
Serves 12-15.*

VISIT OUR WEBSITE : WWW.BLUECHIPFCU.ORG

Did you know...

That one in three vehicles will experience some type of mechanical failure in a given year? Are you prepared for a mechanical breakdown with your vehicle? Do you have the cash to pay for the cost of repairs? If you answered no to either of these questions, then a **Route 66 Extended Warranty** is an intelligent investment to ensure you're covered if a breakdown does occur.

A **Route 66 Extended Warranty** has a \$0 deductible, 24/7/365 Roadside Assistance, rental car benefits, 30-Day money back guarantees, nationwide coverage and is fully transferable if you should sell your vehicle. And open enrollment allows you to add this coverage at any time. Call the credit union for a free quote and you can have peace of mind today. Don't get stuck without coverage!



EXTENDED WARRANTY

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

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

2015 Holiday Hours & Closings

Wednesday, November 11 Veteran's Day - **Closed**

Thursday, November 26 Thanksgiving Day - **Closed**

Friday, November 27 Open 9 a.m. – 4 p.m.

Thursday, December 24 Open 8 a.m. – 1 p.m.

Friday, December 25 Christmas Day – **Closed**

Thursday, December 31 Open 8 a.m. – 1 p.m.

Friday, January 1 New Year's Day - **Closed**

Scan the
QR Code for
more info!



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



5050 DERRY STREET, HARRISBURG, PA 17111

FEDERAL CREDIT UNION

Blue Chip