



FALL 2016

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Identity Protection – Do you really need it?

Last year 13.1 million Americans were victims of identity theft. That is more than one person every two seconds! But, the question still remains for many: what is identity theft and why should I protect myself from it? Identity theft occurs when someone uses or attempts to use personally identifiable information of another person to commit fraud. Personally identifiable information can be anything from someone's credit card number to their e-mail address. Any information that can be used to identify you is considered personally identifiable information. When someone obtains this information, they can use it for personal gain.

The most common form of identity theft ends in financial gain for the fraudster. This can leave you with a ruined credit score and mountains of debt. The longer it takes to identify that you've become a victim, the worse an identity theft case becomes.

At Blue Chip Federal Credit Union, we care about your financial future and protecting the life you have built! We have partnered with SHERPA Identity Protection to give our members the added protection you need and want.

SHERPA® continuously monitors and alerts you if your personal data is compromised. This pro-active monitoring allows you to detect your personally identifiable information faster, reducing the chances of becoming a victim. SHERPA® monitors the dark web to alert you if your information is found and has a team of specialists there to assist you. SHERPA® offers top technology at an affordable rate and believes that everyone should be able to afford protection. Identity protection is the best way to combat identity theft.

For more information on SHERPA Identity Protection services, visit bluechipfcu.org today!



We have VISA gift cards for everyone on your Christmas list this year!

Call or stop by our branch office for details!

To stay up to date on promotions, contests and financial literacy information, like us on **facebook.**





Message From the President

"Smart Financial Planning – such as budgeting, saving for emergencies and preparing for retirement – can help households enjoy better lives while weathering financial shocks. Financial education can play a key role in getting to those outcomes." Ben Bernanke

Fall has arrived and as our children are back to school; it is a great reminder that we never stop learning. At Blue Chip Federal Credit Union, we believe the key to financial success is financial education! As your credit union, we are here to give you the tools and knowledge you need to save time, make managing your finances easier and help you realize all of your financial dreams.

Financial Education: Be sure to take advantage of the many tools we have available to you on our website at bluechipfcu.org. There, you will find financial calculators to help you plan out your next big purchase as well as our podcasts, which cover a variety of topics ranging from "Money Management" and "Identity Theft" to "Teens and their finances!"

Time Management: Our FREE Mobile Banking and Online Services make managing your money even easier! You don't have to come into a branch to check your balances, transfer money or even pay your bills. You can do it all from the comfort and security of your mobile phone or computer.

Meeting Your Financial Goals: At Blue Chip Federal Credit Union, we have the loans and services you need to make your dreams a reality! Be sure to look here first for your low-rate car loans, home loans and lines of credit. You are part of the Blue Chip Federal Credit Union Family and we are here for you! I would like to wish everyone a safe and happy fall season and I'm looking forward to continuing to help you reach all of your financial goals.

Sincerely, Pamela S. Mohn, President and CEO

Upcoming Promotions and Office Events



Skip-a-payment – Don't miss your opportunity to have extra cash this holiday season with our Skip-a-payment program. Qualified candidates will be receiving the skip-a-payment letter/application shortly.



New & Used Auto Loan promotion – Now through November 30th, members who take out a new or used vehicle loan will have their name automatically entered into a drawing to win one of three \$50 gas cards! Don't miss your chance to fill your tank for FREE! Go to bluechipfcu.org for complete details.



Breast Cancer Awareness – Join our office staff on October 20th and 21st as we celebrate all of the breast cancer fighters and survivors in our community! Staff will be wearing pink and giving out special pens/stickers for members who visit the office.



Thanksgiving Food Drive – Blue Chip FCU staff and members will be collecting canned goods as well as monetary donations to be given to the food pantry! During the month of November, you can bring your donations to our office located on Derry Street in Harrisburg and help those in need this holiday season.



Blanket Drive – Staff and Members will be collecting blankets, socks, gloves, hats and scarves to be donated to the Bethesda Mission located in Harrisburg, PA. All donations can be brought to our office located on Derry Street in Harrisburg during the month of December.



New Marketing and Communications Coordinator Joins Blue Chip FCU

Please join us in welcoming our newest member of the Blue Chip FCU family, Marketing and Communications Coordinator, Toni Montgomery. Toni has a bachelor's degree in Corporate Communications from Central Pennsylvania College and over 8 years of experience in credit union marketing. Her focus at Blue Chip FCU, will be member communication, event planning and financial literacy education. Welcome to the team, Toni!



IN THE COMMUNITY



We are always excited to see our BCFCU members at the Amtrak Safety Fair.



BCFCU Employees, Michele and Theresa, were very excited to participate in the Annual Amtrak Safety Fair!



Members win BIG at BCFCU! The winners from our Hershey Park Ticket Giveaway were all smiles this summer!



Blue Chip FCU employees present a check to the Cross Point food pantry from our 2015 food drive. Be sure to participate in this year's Holiday food drive!



Recipe

Grandma's Gingersnap Cookies

Fall is in the air along with the wonderful scents of ginger and molasses! Bring the flavors of fall into your home with "Grandma's Gingersnap Cookies!" From our sweet Susan's kitchen to yours!

Instructions

Preheat Oven to 350. Sift the flour, ginger, baking soda, cinnamon and salt into a mixing bowl. Place the butter into a separate mixing bowl and beat until creamy. Gradually beat in sugar, egg and dark molasses with the butter. Stir in flour mixture until well blended. Pinch off small amount of dough and roll into 2 inch balls. Roll each ball in the cinnamon sugar. Bake in preheated oven for 10 minutes or until the tops are rounded and slightly cracked.

Ingredients

- 2 cups of flour
- 1 tablespoon ginger
- 2 teaspoon of baking soda
- 1 teaspoon of cinnamon
- 1/2 teaspoon of salt
- 3/4 cup of butter
- 1 cup of sugar
- 1 egg
- 1/4 cup of dark molasses
- 1/3 cup of cinnamon sugar



From Susan's Kitchen



OFFICE

Local 717-564-3081
Toll Free 800-78BCFCU (782-2328)
Fax 717-564-1489

TELLER 24

Local 717-564-0699
Toll Free 800-784-8840

VISA CARD INFORMATION

1-800-433-0505

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



www.bluechipfcu.org

Holiday Hours and Closings:

Friday, Nov. 11th – Veterans Day – OFFICE CLOSED

Thursday, Nov. 24th – Thanksgiving Day – OFFICE CLOSED

Friday, Nov. 25th – Open 9:00 a.m. – 4:00 p.m.

Monday, Dec. 28th – Observation of Christmas Day – OFFICE CLOSED

Monday, Jan. 2nd – Observation of New Year's Day – OFFICE CLOSED



5050 Derry Street, Harrisburg, PA 17111



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