

SPRING 2017

**Page 1**

Financial Literacy -  
Important Information:  
Regulation D

**Page 2**

Message from the  
President

Annual Meeting

Important Tax  
Information

Board of Directors  
Nominations

IRA Contributions

**Page 3**

Blue Chip in the  
Community

From Susan's Kitchen

**Page 4**

Contact Information

Holiday Closings

**IMPORTANT INFORMATION:**

If you receive CCD and/or CTX Credit Entries, please visit our website at [www.bluechipfcu.org](http://www.bluechipfcu.org) to see new disclosure information! If you do not have access to the website, call us today at 800-782-2328 to receive a written copy.

## IMPORTANT INFORMATION: Regulation D and how it effects YOU!

We want to make you aware of a regulation posed by the Federal Government in regards to activity on your savings account at Blue Chip Federal Credit Union. We will begin to enforce this regulation effective April 1, 2017.

Regulation D was established to assist the consumer in saving money with the thought that money deposited into a savings account, was meant to stay as savings. This regulation limits the number of transfers and withdrawals that you can make from a Savings account to a Checking account or Third party. A 6 ELECTRONIC transaction limit (moving money out of the account), has been placed on savings accounts at financial institutions, including Blue Chip Federal Credit Union.

### The following transactions are effected by regulation D:

- Transfer request by telephone made by Credit Union member service representative
- Transfer made via home banking, mobile app
- Transfer made via touch tone banking (Teller 24)
- Overdraft protection transfers (to cover insufficient funds in checking)
- Pre-authorized, automatic, scheduled or reoccurring transfers
- Use of a Visa Debit Card for purchase

### The following transactions are NOT effected by regulations D:

- Transaction done in person at the credit union
- Transactions made at an ATM
- Transactions sent by mail or night deposit box (signature required)
- Transfer to any Blue Chip loans
- Check withdraw mailed to member

### How does this affect you?

Starting April 1, 2017, every transaction over 6, in violation of Regulation D, will be charged a \$1 fee (per transaction). The fee(s) will be assessed on the last business day of the month.

### What can you do?

To comply with Regulation D is very simple and we are here to help! We encourage members to have your direct deposit deposited into your checking account and set up all transactions to come out of your checking account. Contact a Member Service Representative today at 717-564-3081 to discuss your account and the best options for you! Again, we are here to help assist you in managing your accounts! It is always our mission to help you, the member, attain financial strength and security. Please feel free to contact us with any questions!



**A SUPER VISA rate  
for a super New Year!**

Go to [www.bluechipfcu.org](http://www.bluechipfcu.org) for complete details.



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

**facebook.**





## Message From the President

In only a few short weeks, we have begun to see the first signs of spring! With this new season comes a time to renew your commitment to financial fitness this year. Your credit union is here to help! We will see you through the times of financial growth and challenges. We have two specific programs designed to protect you and your financial investments: Loan/Debt Protection Insurance and SHERPA Identity Protection.

At Blue Chip FCU, we care about your financial future and protecting the life you have built! You never know what may come your way, but with Loan/Debt Protection Insurance, you WILL still have your loans covered if tragedy strikes.

In addition to covering your loans, we have partnered with SHERPA Identity Protection to give our members the added protection we all need and want. While you spend time living your dream and building your life, SHERPA will continuously monitor and alert you if your personal data is compromised! And the best part, you can try it for FREE! The first month is on us! Call the credit union today to speak with a member service representative and combat identity theft the best way possible... with identity protection.

From our Blue Chip Family to yours, I want to wish you all a very prosperous spring and look forward to continuing to help you reach all of your financial goals!

*Sincerely, Pamela S. Mohn, President and CEO*

### IRA Contributions:

The deadline to make contributions to your IRA account for tax year 2016 is April 17, 2017. When making a contribution between January 1, 2017 and April 17, 2017, you will need to let the staff know if the contribution is for 2016. If you have any tax related questions, please consult with a qualified tax expert for guidance.



## Annual Meeting

**Where:** Linglestown American Legion  
505 North Mountain Road  
Linglestown, PA

**Cost:** \$6 per adult/ \$4 per child 12 years old and under

**Details:** Don't miss this opportunity to learn more about your credit union, a time to fellowship with your BCFCU Family, door prizes and a 50/50 raffle!

For complete details and ticket information, visit our website at [www.bluechipfcu.org](http://www.bluechipfcu.org) or call our office at 800-782-2328

### Important Tax Refund Information:

You will receive your tax refund faster if you choose to have it direct deposited with Blue Chip FCU. The direct deposit will be available IMMEDIATELY once we receive it from the IRS! You will need:

- Blue Chip FCU ABA Routing Number: 231381161
- Your membership number
- Must indicate if the deposit is for your savings or checking. If it is a U.S. Treasury check, those funds will be fully available to you; however, if it is a not a U.S. Treasury check, a hold will be applied according to our policies to ensure your safety against fraud.

### Board of Directors Nominations:

Blue Chip FCU has a nine member Board of Directors. Each director volunteers three years of service. If you are interested in serving on our Board of Directors, please submit your letter of intent to our Board Chairman. Your letter of intent should list your qualifications and reasons for interest in the position. You may email your letter to [chairman@bluechipfcu.org](mailto:chairman@bluechipfcu.org) or mail to: Blue Chip Federal Credit Union, Attn: Board Chairman, 5050 Derry Street, Harrisburg, PA 17111. Deadline to submit your Letter of Intent is April 7, 2017.





Margaret and Susan display food donated during our Thanksgiving Food Drive! With your help, we were able to contribute to the 66,000+ pounds of food donated by the CrossPoint Food Pantry in 2016.



Blue Chip FCU Employees wear their pink for Breast Cancer Awareness Days!



A BIG thank you to the Chairman of the BCFCU Board, who volunteered as Santa for our "Visit with Santa Event!" Lots of Blue Chip FCU kid members enjoyed meeting Santa Claus this year!

Blue Chip FCU Employees, Margaret and Toni, collect blankets for our December Bethesda Mission Blanket Drive! Thank you to everyone who donated!



## Recipe

Spring is on the way! We have you covered for Easter morning with this yummy and easy quiche! From our sweet Susan's kitchen to yours!

### Ham and Cheese Quiche

Thaw pie crust (in the refrigerator prior to use). Mix remaining ingredients together in a large bowl and pour into thawed 9 inch pie crust. Bake at 350 degrees for 45 minutes or until brown and puffed up on top. Feel free to substitute or add your favorite meat and veggies.

## Ingredients

9 Inch Deep Dish Pie Crust  
(Not pre-baked. I like to use Mrs. Smith)

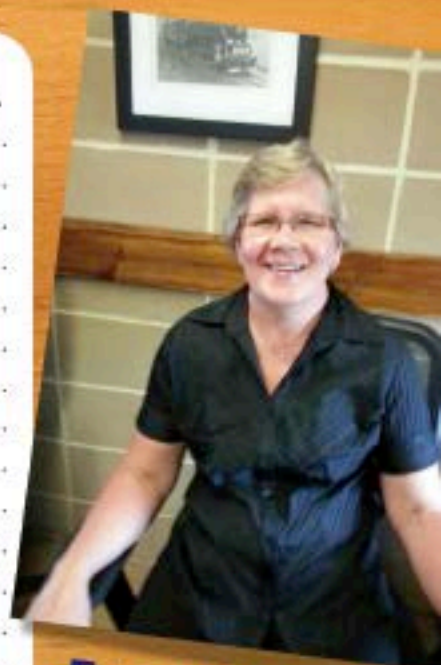
½ lb sliced ham – chopped

5 oz cheddar cheese –  
chopped or shredded

5 oz sharp white cheddar  
cheese – chopped or shredded

½ pint heavy cream

3 eggs hand whipped



From Susan's  
**Kitchen**



**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

**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](http://www.bluechipfcu.org)

**Holiday Hours and Closings:**

Monday, May 29..... Memorial Day – OFFICE CLOSED  
Tuesday, July 4 ..... Independence Day – OFFICE CLOSED  
Monday, September 4..... Labor Day – OFFICE CLOSED



5050 Derry Street, Harrisburg, PA 17111



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