

# *BlueChip*FCU **BLUES NEWS**

WINTER 2010

## **2011 Annual Meeting!**

**Location:**  
Central Hotel & Conference Center  
888 E Park Drive, Harrisburg, PA 17111

**Date:**  
Saturday, April 9

**Time:**  
9 a.m. Breakfast Buffet  
Annual Meeting to follow

**Cost:**  
\$12 per person  
**Please contact the credit union to purchase your ticket**

The 2011 Blue Chip Federal Credit Union Annual Meeting will be held at the same location as in the past several years. There is one small difference, the Four Points Sheraton is changing their look and their name to Central Hotel & Conference Center. When we meet in April, we will have a newly renovated venue!

The Board and Staff at Blue Chip FCU look forward to enjoying breakfast with our wonderful members and reviewing the credit union's performance for 2010. The annual election process for our volunteer positions will also take place. Please make sure you schedule to join us for this very important aspect of your credit union membership. And don't forget, there will be prizes!

Hope to see you in April!





# A Note from the President...



The holiday season is in full force here at Blue Chip FCU! We have decorations in the lobby, holiday movies playing above the fireplace and the joy of the season can be felt from all the staff. And if that's not enough to know the holiday season is here – we have chocolates available too! We are currently finalizing the cookie list for what homemade cookies we will be bringing in to share with you the week of Christmas.



As Christmas is right around the corner I realize the year is nearly over! I've been reflecting quite a bit lately on 2010, the joys, the challenges, the hardships and the learning that has taken place during the year. The staff and I have worked hard at continuing to make your credit union a financial institution you can be proud of and we look forward to doing the same for 2011. If you have suggestions on how we might better serve you and your financial needs please let us know. We now have a Suggestion Box in our lobby so you can easily provide feedback to us!

I'd like to also take a moment and introduce our newest member of the credit union family. Jen Duguay started with us as our full time teller. She recently moved to the Harrisburg area from New Hampshire and is settling in to her surroundings well. We are very happy to have her here with us. If you haven't had the pleasure of meeting Jen, please stop by and say hello, she loves meeting new members.

As we prepare to close 2010 I'd like to thank all of our members for your loyalty and friendship. Without you and your support of Blue Chip FCU we would not be the strong and stable credit union we are today. From all the staff here at the credit union, we wish you and your family a very joyous and blessed holiday season.

*An Irish Blessing  
These things I warmly wish to you ~  
Someone to love  
Some work to do  
A bit 'o sun  
A bit 'o cheer  
And a guardian Angel, always near*



Cathi Martin



## Why Throw Away Your Money? Save with Sprint!



Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! Blue Chip FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan.**

### Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### 3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

## Board of Director Nominations

Blue Chip FCU has a 9 member Board of Directors. Each member serves a 3 year term and every year there are 3 positions on the Board that need to be filled. If you are interested in volunteering on our Board of Directors, please submit a letter of intent to our Board Chairman. Your letter must list your qualifications and reason for interest in the position. Your letter may be emailed to [staff@bluechipfcu.org](mailto:staff@bluechipfcu.org) or mailed to the credit union.

Blue Chip Federal Credit Union  
ATTN: Board Chairman  
5050 Derry Street, Harrisburg, PA 17111

## 2010 IRA Contributions

You may make IRA contributions for the 2010 tax year until April 15th. To ensure the contribution is reported for the proper tax year, please notify the credit union staff member that your contribution is for 2010. As with all tax-related concerns, you may wish to consult with a qualified tax expert to answer any IRA related eligibility and contribution questions.





# International Credit Union Day



The staff at Blue Chip FCU enjoyed celebrating International Credit Union Day with our members that visited us on October 21st. We celebrated with giving away free credit union gifts, enjoying breakfast pastries and snacks throughout the day. We also had a drawing for 2 lucky members to win a basket full of chocolate and snacks.

Congratulations to **Ray Mahek & Charlie Longenecker.**

Thank you to all of our members for making International Credit Union Day a fun day at Blue Chip FCU!

## OCR Letters

During 2010 letters were mailed to a randomly selected group of members. This letter was requesting participation in a survey for the credit union that would continue for the entire year. Members interested in participating were referred to as Quality Control Representatives (OCR's) and received a deposit of \$10 for each month that they participated.

Blue Chip FCU appreciated the participation from all of those OCR's and thanks them for their assistance in helping us to better serve you. 2010 was the first time OCR's provided feedback to the credit union and suggestions were made to improve the process. During the beginning of 2011 letters will be sent requesting again for OCR assistance in 2011. For those that participated in 2010, you will be receiving that request letter yet again. We anticipate a faster turnaround time for feedback, therefore leading to a faster turnaround for those \$10 deposits!

If you receive a letter asking for participation in the 2011 OCR survey, we encourage you to help us improve our service to you by completing each monthly survey and returning them by the date listed. Participation is completely up to you and remains anonymous.

Thank you again to all our 2010 OCR's!

## Alexa's Corner!



### Credit Cards Among Young Adults

Credit Cards are offered in retail stores, college campuses, and financial institutions, just to name a few. They can be found almost too easily and often seen as easy cash to young individuals. Credit cards can be an effective tool in establishing credit, budgeting, and debt management but can also create unwanted accumulated debt if they are not managed effectively.

It is important to teach young adults how to gain good credit but without the proper guidance, we can negatively affect our future spending and credit score. A credit card is not fast or instant cash. It is a small loan that requires monthly payments in paying back what was borrowed. The card will have a set limit based on guidelines from our loan department. For someone who is just starting out, I recommend a VISA debit card or a prepaid visa gift card, both available at the credit union. This may be a smart starting point for money management practice. A VISA debit card is connected to your checking account and requires you to keep track of all expenditures. A VISA gift card, which is not related to your checking account, can be bought from the credit union and then used on purchases. However, this also requires you to keep a record of what is spent until the card's balance reaches zero. If these cards can be effectively managed, you can try a credit card for emergency purposes. Like any other loan, you would need to have income to make payments for the money borrowed and the accumulated interest. Blue Chip FCU offers VISA credit cards, and these statements are sent to our members monthly, separate from the credit union accounts statement. The statement lists all information needed like expenditures, current balance, and the payment that is due. Payments can be made at the credit union, online, or over the phone. By making payments when they are due, you can establish good credit that ultimately affects future spending. With a little help from your credit union, money management can be made easy. If you have any questions about our VISA products or how they can help young adults please contact the credit union. We would be happy to assist you.

I'm finishing my semester here at IUP and look forward to being at the credit union for a few weeks during my winter break. I encourage you to come see me and say hello! And if there are any students out there with questions about their finances, spending, credit or budgeting, please give me a call, or email me at [amauer@bluechipfcu.org](mailto:amauer@bluechipfcu.org). Happy Holidays!

### 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

1-800-784-8840

[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

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



## 2011 Upcoming Holiday Closings

Monday, January 17..... Martin Luther King Jr's Birthday

Monday, February 21 .....President's Day

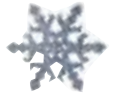


## Tax Refund Information

It's tax time! Please remember that the fastest and most secure way to receive your tax refund is by direct deposit. Once the credit union receives the deposit from the IRS the funds are immediately available in your account. Below is the information you will need to ensure proper direct deposit:

ABA Routing # 231381161

Indicate if the deposit is for a Savings or a Checking



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

5050 Derry Street • Harrisburg, PA 17111



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