



SUMMER 2010

BLUES NEWS

Member Appreciation Day !!!

Friday August 6th

Please join us for a day of fun, food and prizes while we celebrate you – our member! The credit union will be open normal business hours for the day.

We will have food and drinks available throughout the entire day. Giveaways and prizes will also be available, possibly even a t-shirt or two. Drawings will be held for 3 grand prize winners! So please, stop by and celebrate with us!



Youth Week at the Credit Union

The Score Big Youth Week was a success! During the Week of April 19th the credit union was able to encourage new accounts for our young members and increase the savings among new and existing youth. The winners of our Score Big campaign were Alex Michael and Brooklyn Murlin who each received a \$25 gift card to Toys R Us for their savings effort during that week. Congratulations to you both and keep on saving!

2010 Scholarship Winners Congratulations!

The winners of the 2010 BCDO Scholarship are:
Allison Cordaro
Jessica Uhler
Cameron Riley

The credit union would like to acknowledge all the students who have taken the time to submit an application for the Blue Chip Dedicated Officials 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.



A Note from the President...

The summer is officially here! We have been enjoying some beautiful weather here in Central PA and we look forward to enjoying our summer months. Summer months are historically a time to plan vacations and spend time with the family. During today's economic struggles a vacation may not be very feasible. Another popular thing to do during the summer is buy a brand new car. This is another expense that may not be in your budget. The credit union is here to assist in those things that may be just out of reach. Come see us for a small vacation loan to help you spend time with your family and get away for a short time. You might also want to consider refinancing your auto instead of buying a new one. We have very competitive auto rates and we may be able to save you money on your monthly expenses by refinancing. Give us a call and let us see what we can do for you.

And the most exciting thing about summer is Blue Chip FCU's upcoming Member Appreciation Day! As in the past we will have food, fun and friendship to celebrate you, our member. Without your support and friendship through all these years, we would not be the strong stable credit union we are today. I encourage you all to come by the office on Friday August 6th and take part in the festivities. We'll have giveaways and lots of food! Hope to see you there!

*An Irish Blessing
May the hinges of our friendship
never grow rusty.*



Cathi Martin



BCFCU Debit Cards

Enjoy the Benefits!

Blue Chip FCU offers debit cards for every checking account. The convenience of having a debit card allows you to not carry your checkbook everywhere AND you don't need to worry about always having cash on hand. The debit card also helps protect you against theft. If your checkbook is stolen the thief has your account information and you would want to close your entire membership to protect your money. If a thief gets your debit card all you have to do is call the credit union and block your card from future purchases.

Debit or Credit?

Your debit card has two options for purchases. When at the checkout, you are often asked Debit or Credit? Here is the difference: When choosing Debit, you will be required to enter your PIN number and will typically have the option of getting cash back. When you choose Credit, you will be required to sign for the transaction. The total purchase amount will come directly from your checking account regardless of choosing Debit or Credit.



Know Your Limits.

As a reminder – your debit card has purchase limits to protect you from fraud or theft. Standard purchase limits are set as \$500 daily. Cash withdrawals from ATMs are limited to \$300 daily. This provides a total daily access of \$800, \$500 in point of sale transactions and \$300 in ATM cash withdrawal. Please be aware that due to the business day process, Friday afternoon thru Monday morning is considered one business day. If you find that you may need to exceed these daily limits, please contact the credit union for a temporary adjustment.

Regulation Changes to Overdraft Policy

There will be changes made to a Federal Overdraft Regulation that prohibits financial institutions from charging an overdraft or insufficient funds fee for debit card related purchases. No changes will be made to the way your checking accounts are processed as a result of this regulation. Blue Chip FCU does not currently participate in a courtesy pay program for debit cards. When you use your debit card for purchases, you must make sure you have the funds available for that purchase, if you do not, the transaction will be denied. Often times, the purchase does not clear your account immediately, in which case you will need to ensure the funds stay in the account until that purchase clears. This adds to the importance of keeping accurate records for your checking account activity to avoid embarrassment from a denied transaction.

What Blue Chip FCU does offer is a courtesy pay program that applies to most check and ACH type transactions. Known as Overdraft Advance, this program has been in effect since 2006 and is a non-contractual agreement that requires no action on your part. You do not have to sign any agreement or other paperwork. In the event that a check or ACH item is presented and the funds are not available in your checking account, the system will first look to your shares to pull funds to cover the item. There is no fee if the funds are pulled from your shares. If there are insufficient funds available then the Overdraft Advance services will be extended to you as long as your account is in good standing. All drafts and ACH items being presented will be paid for you, allowing you to advance your checking account into the negative by no more than \$300. Each advance will be assessed a \$30 fee. Once your Overdraft Advance service has been utilized, it is your responsibility to correct any balance deficiency as quickly as possible. The credit union asks that you clear up any deficiencies within 30 days. If you are not interested in this Overdraft Advance service, please contact the credit union to waive this option on your checking account.

Change in Fees

Effective **August 1st** there will be some changes to the fee schedule. The following is a list of the most common fees and services that are used here at the credit union. Not all fees have been changed so please refer to our website www.bluechipfcu.org or contact the credit union for a complete list.

BCFCU Online	FREE
E-statements	FREE
Bill Pay	FREE
Teller 24	FREE
Checking Account	FREE
Debit Card	FREE
No Address Fee	\$2
Copy of Prior Statement	\$5 (FREE with E-statements)
Check Cashing for Non Members	\$10
Money Orders	\$3
Insufficient Funds Fee (NSF)	\$30
Overdraft Advance	\$30 (Checks and ACH)
Stop Payment Fee	\$15
Notary Services	FREE
Loan Application	FREE
Loan Late Fee	\$25 (after 10 day grace period)

Member OCR Letters

The first segment of Quality Control Representative (OCR) Letters has been processed. The credit union is getting some useful feedback and wants to thank all of our OCR's for participating. If you received a OCR survey and have not yet submitted it – it's not too late! You can still participate in providing useful anonymous feedback to help improve your credit union! Simply complete the survey for the most recent month and mail back in the envelope provided. As a reminder, there are two versions to your survey, telephone and in person transactions.

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

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

Upcoming 2010 Holiday Closings

July 5th Independence Day

September 6th Labor Day



Have a Safe and Happy Summer!
From your friends at Blue Chip FCU



5050 Derry Street • Harrisburg, PA 17111



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