



Message From the President

A new year has begun and as always, our mission continues to be working with our members to help you achieve all of your financial goals and dreams! As part of that mission, we have some very exciting spring offers just for you!

2.99% Intro VISA Credit Card: We offer our members something unheard of in the financial industry... an introductory rate that you get to keep for the lifetime of any purchases made in the first 12 months! If you are looking to remodel your home, go on the dream vacation or need access to a large sum of money for emergency situations (such as a roof repair), you will only pay 2.99% APR until those purchases are completely paid in full!

3.99% Balance Transfer Special: Do you already carry a large credit card balance? Transfer that balance over to a Blue Chip VISA card and only pay 3.99% APR for the lifetime of that transferred balance!

Blue Chip FCU NOW offers Sallie Mae Student Loans: Are you, your child or grandchild headed to college this fall? With 100% tuition coverage, we have the student loan that's right for you!

SHERPA ID Theft Protection: Last year, over 16 million people were victims of ID theft. We have partnered with SHERPA ID theft to offer you the protection you need and want! And the best part... right now, your first month is on us!

For complete details on any of these offers, visit our website at www.bluechipfcu.org or stop by any branch office. 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,

Pamala Mohn
President and CEO



Annual Meeting

When: Saturday, March 30th at 9:00 a.m.

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, enjoy fellowship with your BCFCU family, and a chance to win door prizes & a 50/50 raffle!

For complete details and ticket information, visit our website at 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 you choose to receive a check from the U.S. Treasury, those funds will be fully available to you; however, if it is 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 by March 15th, 2019 or attend the Annual Meeting and plan to be nominated. Your letter of intent should list your qualifications and reasons for interest in the position. You may email your letter to chairman@bluechipfcu.org or mail to: Blue Chip Federal Credit Union, Attn: Board Chairman, 5050 Derry Street, Harrisburg, PA 17111.

IRA Contributions:

The deadline to make contributions to your IRA account for tax year 2018 is April 15, 2019. When making a contribution between January 1, 2019 and April 17, 2019, you will need to let the staff know if the contribution is for 2018. If you have any tax related questions, please consult with a qualified tax expert for guidance.

Holiday Hours and Closings:

Monday, May 27, Memorial Day - Office Closed
Thursday, July 4, Independence Day - Office Closed
Monday, September 2, Labor Day - Office Closed



IN THE COMMUNITY

This past Christmas, the credit union gave out over \$1,000 in Christmas Miracles to our members! Members were gifted with gift cards and baskets, cash deposits and even loan payments.



Our Board of Directors and staff are very excited to celebrate Michele Pintarch (celebrating 20 years) and Theresa Noble (celebrating 25 years) on their many years of service helping our members achieve their financial goals at Blue Chip FCU.



Many young faces lit up this holiday season as our members had the opportunity to visit with Santa at both our Harrisburg and Burnham Branches.



This fall we were honored to be awarded as the winner of 3 MIC Marketing Awards including Best Website, Best Branding Campaign and Best Print Marketing through the PA Credit Union Association! We take pride in providing you, our members, with the best products and services!



Recipe

One of Susan's favorite fruits to bake with is blueberries! And she is sharing the BEST Blueberry Coffee Cake Recipe to impress your family and friends this Easter. Enjoy!

Recipe: Blueberry Coffee Cake

Heat Oven to 350°. Grease a 13x9 inch pan. In large bowl, combine Flour, Sugar, Baking Powder, Salt, and Lemon or Orange Peel. Using pastry blender or fork, cut in butter until mixture resembles coarse crumbs. Add 1 Cup of Milk, Eggs, and vanilla. Stir until well blended. Pour ¾ of the batter into the greased pan. Top with Blueberries. Spoon remaining batter over Blueberries. Bake at 350° for 35 to 45 minutes

Let it cool for about 30 minutes.

Icing: In a small bowl blend the icing ingredients, adding enough milk for desired drizzling consistency, and drizzle over warm cake.

Ingredients

- 2 Cups of Flour
- ½ Cup of Butter softened
- 1 Cup of Sugar
- 1 Cup of Milk
- 2 tsp. of Baking Powder
- 2 Eggs slightly beaten
- 1 tsp. of Salt
- 1 tsp. of Vanilla
- ½ tsp. of Grated Lemon or Orange Peel
- 2 Cups of fresh or frozen Blueberries (do not thaw)
- Icing
- 1 Cup of Powdered Sugar
- ¼ tsp. of Almond Extract
- 3 to 5 tsp. of Milk



From Susan's
Kitchen



Harrisburg Corporate Headquarters 5050 Derry Street, Harrisburg PA 17111

Local 717-564-3081
Toll Free 800-78BCFCU (782-2328)
Fax 717-564-1469

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

Burnham Branch Office 101 First Avenue, Burnham, PA 17009

Local 717-248-7701
Toll Free: 800-78BCFCU (782-2328)
Fax: 717-248-4990

LOBBY HOURS

Monday, Tuesday, Thursday & Friday 8:30 a.m. – 4:30 p.m.
Wednesday 9:00 a.m. – 4:30 p.m.



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

facebook.



5050 Derry Street, Harrisburg, PA 17111



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

Blue Chip FEDERAL CREDIT UNION

SPRING 2019

Page 1

Top 4 tips to Increase Your Credit Score

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

Branch Locations & Contact Information



4 Tips to increase your credit rating!

Did you know your credit score is one of your greatest assets? Your credit score will determine what rate you pay when borrowing money. The higher your credit score, the lower the risk is for the financial institution. Simply put... the better your credit, the lower your loan rates.

If you currently have no credit or a lower credit score, there is good news! There are some easy steps you can take that will put you in a better financial position. Check out our top 4 tips to increase your credit rating!

Pay your bills on time:

Late payments are a very quick way to lower your credit score. By making your payments on time, EVERYTIME, you will keep your credit score high. Be sure to take advantage of the many tools your financial institution has made available to you! At BCFCU, we offer online bill payment, making it easy for you to schedule your payments! We also have online banking and mobile banking to ensure that you can easily access your accounts and transfer funds.

Pay down your debt:

Another way to maximize your credit rating is to lower your debt to income ratio. You can either increase your income or decrease your debt (the amount of money you owe someone else). If you have high credit card balances, that's a great place to start. Create a plan to put extra money toward these payments every month. And as always, if you need help getting started, meet with our expert loan officers to create a plan to conquer your debt!

Don't max out your credit cards:

This is all about "credit capacity" or the amount of credit you have available to you. When you max out a credit card, you have just decreased your capacity. Having credit available to you increases your credit score. You want to make sure your credit cards have no more than a 50% saturation rate. Instead of having one card with a \$5,000 limit and a \$5,000 balance, it would be better to have two cards available to you and you would not be maxed out.

Don't close out unused cards:

A great way to increase your credit is to show credit longevity. This just means you have had credit available to you for a long time and have shown that you can use it responsibly. So that \$500 starter credit card you opened in college... keep it open! You don't have to carry a balance, but don't close it! This will help to keep your score high. And if you don't have a credit card, our Blue Chip FCU VISA is a great place to start! With our intro rate of 2.99% APR, this is a great card to begin your credit journey.

Don't become a victim of ID theft!



SHERPA
IDENTITY PROTECTION

1st month FREE – complete details at www.bluechipfcu.org

