



## Message From the President

2020 has brought us unprecedented times. We are thankful to have you as a member of our Blue Chip Federal Credit Union Family! It is important that we not only survive, but thrive during this time of uncertainty. We are here for you! If you are feeling financial uncertainty, contact our expert staff today and we can help you review all of your options! Be sure to take advantage of our online services. These services help to limit travel to a branch while staying safe and healthy.

**Online Banking Options:** Take Blue Chip with you wherever you go! With our online banking, you can check account balances, transfer money and pay bills right from your phone or computer. You can even sign up for our Remote Deposit Capture to deposit funds immediately into your account with just a few clicks from your cell phone.

**Specialty Loan Programs:** We have loan programs in place to help you navigate these uncertain times. Take advantage of our low-rate Holiday Loans, Skip-a-Pay program, 2.99% APR New Auto Loan Special and our 2.99% APR Intro VISA Credit Card. These programs were developed to help you stress less and live more!

You can get complete details for all of these products and services at [www.bluechipfcu.org](http://www.bluechipfcu.org) or call one of expert staff members at 1-800-782-2328. And as always, we are here to help you with any of your financial needs or questions. At Blue Chip FCU, you are more than a number! You are family!

Sincerely,

**Pamala Mohn**  
President and CEO

## Thank You Members!

For helping us keep everyone safe and healthy by wearing your masks and adhering to our new lobby maximum capacity during this time.

## Upcoming Promotions

### 2.99% APR New Auto Loan Special

Take advantage of our 2.99% APR New Auto Loan Special! This limited time offer is only available until October 30, 2020. Visit any branch, call 1-800-782-2328 or go to [www.bluechipfcu.org](http://www.bluechipfcu.org) for complete details and to apply today!

### 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.

### Recreational Loan Special

Adventure Awaits! Now is the PERFECT time for family adventures. Take out a BCFCU Recreational Loan and get a \$100 gas card. Visit any branch, call 1-800-782-2328 or go to [www.bluechipfcu.org](http://www.bluechipfcu.org) for complete details and to apply today!

### Breast Cancer Awareness

Join our office staff every Friday in October as we celebrate all of the breast cancer fighters and survivors in our community! Staff will be wearing pink and giving out special giveaways for members who visit the office.

### International Credit Union Day

Join us, October 15th, as we celebrate the credit union difference on International Credit Union Day! Stop by any branch location for special giveaways.

### Holiday Loan

Stress less and enjoy the holidays more this year with our low-rate, short-term Holiday Loan! Visit any branch, call 1-800-782-2328 or visit [bluechipfcu.org](http://bluechipfcu.org) for more information.

### Holiday Hours and Closings:

Wednesday, November 11th - Veterans Day Observed -OFFICE CLOSED

Thursday, November 26th - Thanksgiving Day - OFFICE CLOSED

Friday, November 27th - Open 9am-4pm

Thursday, December 24th -  
Christmas Eve Hours: 8:30 a.m. – 1:00 p.m.

Friday, December 25th - Christmas Day OFFICE CLOSED

Thursday, December 31st -  
New Year's Eve Hours: 8:30 a.m. – 1:00 p.m.

Friday, January 1, 2021 - New Year's Day OFFICE CLOSED



## IN THE COMMUNITY

### Ryan Mohn Foundation

BCFCU Employees and Members walk to raise funds for the Ryan Mohn Foundation and organ donation awareness.



### MIC Awards

BCFCU President/CEO, Pamala Mohn and Marketing Coordinator, Toni Montgomery, accept the credit union's 5 MIC Awards for Excellence in Marketing.



### Budgeting Workshop

BCFCU Loan officer, Theresa Noble, presented a virtual budgeting workshop for the greater Harrisburg Community this summer.



### Scholarship Winners

Congratulations to our 2020 BCFCU Academic Scholarship Winners: Ashley Marie, Sydney Pekala and McKenzie McCarter!



## Recipe

The leaves are turning, the air is becoming crisp and it is the perfect time of year for comfort food! Our sweet Susan is sharing her famous Zucchini Bread Recipe. From our sweet Susan's Kitchen to yours...

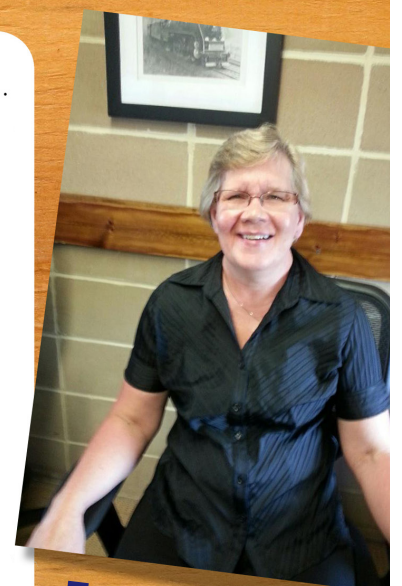
### Recipe: Zucchini Bread

Grease and flour two 8X4 inch pans. Preheat oven to 325 degrees. Sift flour, salt, baking powder, baking soda and cinnamon together in a bowl. Beat eggs, oil, vanilla and sugar together in a large bowl. Add sifted ingredients to the creamed mixture, and beat well. Stir in zucchini (do not press out moisture) and nuts until well combined. Pour batter into prepared pans.

Bake for 40 – 60 minutes or until tester inserted in the center comes out clean. Cool in pans on rack for 20 minutes. Remove bread from pans, and completely cool. Makes 2 loaves.

## Ingredients

- 3 Cups All-purpose Flour
- 1 tsp Salt
- 1 tsp Baking Soda
- 1 tsp Baking Powder
- 3 tsp Ground Cinnamon
- 3 Eggs
- 1 Cup Vegetable Oil
- 2 ¼ Cups White Sugar
- 3 tsp Vanilla Extract
- 2 Cups Zucchini (grated)
- 1 Cup Walnuts (chopped)



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](http://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

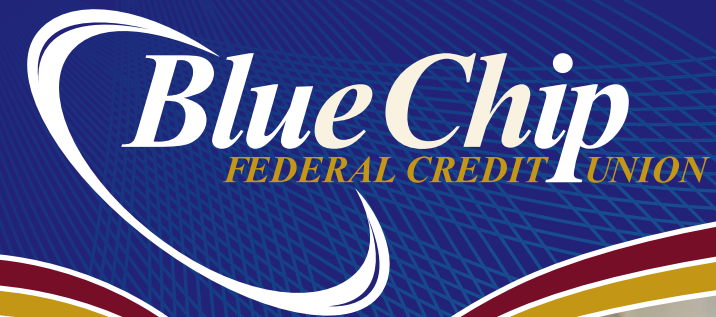
**facebook.**



5050 Derry Street, Harrisburg, PA 17111



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



### FALL 2020

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## Top 3 Pandemic Money Management Tips

We are still traveling through unprecedented times in 2020. Many have been effected with loss of jobs while others are navigating stay at home orders and online learning. No matter what your financial situation may be, your credit union is here to guide you every step of the way! Check out our top 3 pandemic money management tips.

#### SAVE!

During uncertain times, one of the best things we can do is save money for the future. If you don't need the money to pay bills, we recommend opening a special savings or money market account to hold onto any government issued stimulus funds. This would also be a great time to change your spending habits in order to build your savings fast. Eating out less and shopping at discount food stores are easy ways to lower your monthly food spending.

#### Create a Monthly Budget and Stick to it!

Do you know where every dollar you earn has been spent? You should! Many people hear the word "budget" and cringe. It's feels restricting. But a budget is freedom for you! It means no more confusion. No more wondering where you spent your last pay check. By creating a budget, you know all of your bills are being paid, you are saving money and you know how much you have left to spend on the fun things in life. Be sure to write down where you are spending your play money.

#### Take Advantage of Special Programs!

During this Pandemic, many financial institutions, including BCFCU, are offering special programs to help

you manage your money and survive what can be a financial crisis for some. Take advantage of these special programs, such as Skip-a-Pay programs and re-finance programs and super low-interest loans.

If the pandemic is not negatively effecting your finances, this could be a great time to take advantage of the low-interest rate environment. Home loan and auto loan rates are super low right now. This may be the perfect time to get into a new vehicle or refinance your home.

And remember, we are here for you! If you feel financial uncertainty, contact the credit union and we can help you review your options. Our offices remain open and we are here to serve you. If you have not currently taken advantage of our online banking options, we recommend signing up today! You can manage all of your accounts from the comfort of your own home including transferring funds, paying bills and even depositing checks with our Remote Deposit Caption Program. Sign up online at [www.bluechipfcu.org](http://www.bluechipfcu.org), call our offices at 1-800-782-2328 or visit any branch office today.



### 2.99% APR\* New Auto Loan Special

For a limited time, get rates as low as 2.99% APR\* on New Auto Loans. Visit [www.bluechipfcu.org](http://www.bluechipfcu.org) for complete details."

### Recreational Loan Special

Adventure awaits! Close on a Recreational Loan at BCFCU and get a \$100 gas card\*! Visit [www.bluechipfcu.org](http://www.bluechipfcu.org) for details and to apply today!

