



Message From the President

Fall is in the air, school is underway, and football season is back! In the 4th quarter of any football game, the teams focus all of their energy on the shared goal of winning the game. Just like football, the 4th quarter of the year is an important time to continue to push toward your financial goals and your credit union is here to help!

Throughout the year, we have introduced many new products and services to our membership and this 4th quarter is no exception. Take advantage of these many services to simplify your finances, reward your hard work, save money and reach your financial goals and dreams:

Remote Deposit Capture: Deposit your checks with just a click of your cell phone! No more running to the branch or ATM. Funds are deposited in 2 – 3 business days making banking easy. Check out more information on our website under “Services”.

Teenclub Academic Rewards Program: We know our teen members work hard on their studies and we are excited to introduce our new Academic Rewards Program. Bring your report card to your closest branch. For every report card filled with A's & B's, you will receive a point. Earn 3 out of 4 points for the year and receive a \$25 gift card! Check out bluechipfcu.org/teenclub for complete information.

1st Car Loan Discount Program: Buying your first car is an exciting time for everyone! We make it even more exciting with our 1st Car Loan Discount Program. If you are a member between the ages of 18 – 28, you automatically qualify for a .25% loan discount on your first car loan with Blue Chip FCU. Visit bluechipfcu.org for complete details!

On behalf of everyone at Blue Chip FCU, I want to wish everyone a safe and happy fall season and look forward to working with you to achieve all of your financial goals!

Pamala Mohn
President and CEO



Upcoming Promotions and Office Events

- **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.
- **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.
- **Holiday Charity Drive** – Join the staff and members of Blue Chip FCU as we collect donations for our local Humane Society. Visit www.bluechipfcu.org/promotions for complete details.
- **International Credit Union Day** – Join us, October 18th, as we celebrate the credit union difference on International Credit Union Day! Stop by any branch location for special treats, giveaways and fellowship with members and staff.
- **Teenclub Academic Rewards Program** – We know you work hard every day on your studies and that determination and persistence will pay off in the “real” world. BCFCU brings the real world payoff to you just a little earlier in life with our Report Card Reward Program. Bring your report card to your closest BCFCU branch. For every report card filled with A's and B's, you will receive a point. Earn 3 out of 4 points for the year and receive a \$25 gift card. Visit bluechipfcu.org/teenclub for complete program details.
- **1st Car Loan Discount** – Members ages 18 – 28 will automatically receive a .25% loan discount on your first car loan with BCFCU! You can even bring in a parent/spouse/or other responsible individual as a co-borrower to help lower your interest rate even further. Visit bluechipfcu.org for complete details!
- **Visit with Santa** – Don't miss your opportunity to visit with Santa Claus this holiday season at your credit union! Santa will have treats and a special gift for all of the children. Visit Santa at each of our offices:
Monday, November 26th from 11:00 a.m. – 1:00 p.m. at Derry Street, Harrisburg Location
Tuesday, November 27th from 11:00 a.m. – 1:00 p.m. at our Burnham, PA location
- **Holiday Loan** – Stress less and enjoy the holidays more this year with our low-rate, short-term Holiday Loan! Visit any branch, call 717-564-3081 or visit bluechipfcu.org for more information.

Holiday Hours and Closings:

Monday, November 12th - Veterans Day Observed - OFFICE CLOSED
Thursday, November 22nd - Thanksgiving Day - OFFICE CLOSED
Friday, November 23rd - Open 9am-4pm
Monday, December 24th – Christmas Eve Hours: 8:30 a.m. – 1:00 p.m.
Tuesday, December 25th - Christmas Day - OFFICE CLOSED
Monday, December 31st – New Year's Eve Hours: 8:30 a.m. – 1:00 p.m.
Tuesday, January 1st - New Year's Day - OFFICE CLOSED



IN THE COMMUNITY



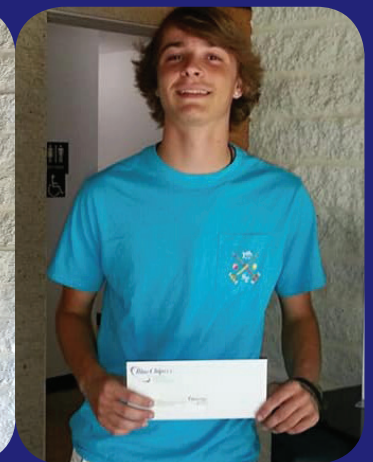
Corey greets community members at the 2018 National Night Out celebration in Harrisburg.

Blue Chip Employees, Toni and Pam, participate in the 2018 Ryan Mohn Foundation Glow Walk.



Congratulations to Mario and Luke, our 2018 Blue Chip FCU Academic Scholarship Winners.

Burnham Branch Manager, Sallye and her family, participate in the Relay for Life.



Recipe

Cookie season has arrived! As you prepare your recipes for the Holidays, be sure to try out Susan's easy and tasty thumbprint cookies. From our sweet Susan's kitchen to yours. Enjoy!

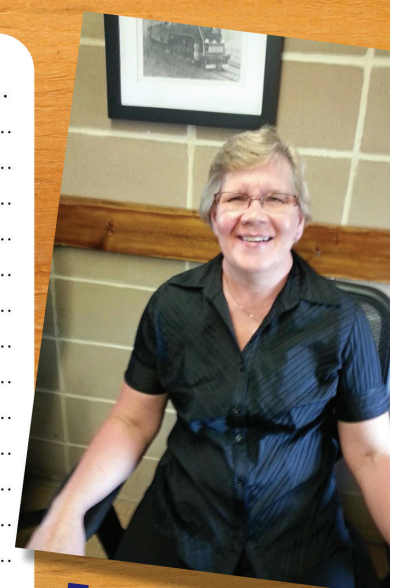
Recipe: Easy Thumbprint Cookies

Heat oven to 350 degrees. Thoroughly mix together butter, shortening, sugar, egg yolk and vanilla. Mix in flour and salt until the dough begins to hold together. Shape dough by teaspoonful into 1-inch balls.

Beat egg white slightly. Dip each dough ball into egg white, roll into nuts. Place 1-inch apart on ungreased baking sheet: press thumb deeply in center of each dough ball. Bake about 10 minutes or until light brown. Immediately remove from baking sheet. Cool: fill thumbprint with jelly. Makes about 3 dozen cookies.

Ingredients

- ¼ cup butter or margarine softened
- ½ tsp. vanilla
- ¼ cup shortening (Crisco)
- 1 cup flour
- ¼ cup brown sugar
- ¼ tsp salt
- 1 egg separated
- ¾ cup of finely chopped nuts
- Jelly – strawberry, grape or your flavor of choice



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.



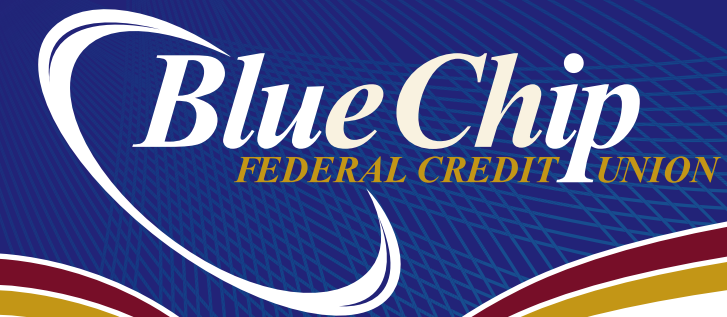
To stay up to date on promotions, contests and financial literacy information, like us on

facebook.

5050 Derry Street, Harrisburg, PA 17111



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



FALL 2018

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Branch Locations & Contact Information

Welcome to bluechipfcu.org New and Improved!

Welcome to the new bluechipfcu.org! We are so excited for you to experience the same great Blue Chip FCU Products and Services on our brand new website designed for you, our member!

What to expect:

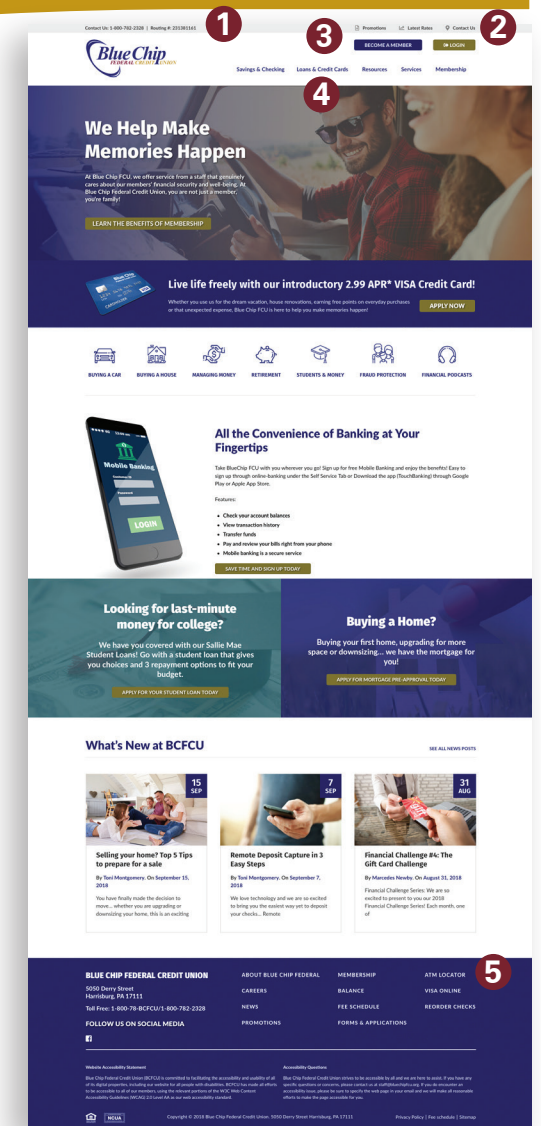
You will find the same great financial tools and services in a more simple, easy to navigate format. Your home banking login portal is on the upper right side of the home page. Home Banking has not changed and your username and password will remain the same.

New Features:

In addition to an updated look and easy to navigate home page, we have added a news section which will feature our Blue Chip FCU News Blog! We are very excited to share financial news, tips and tricks of the trade as well as our much anticipated, "Financial Challenge" Series. Our employees will take on financial challenges and share their results with you, our members! We have also just launched our Mobile Deposit Capture. You can now deposit checks with your cell phone. You can find more information on Mobile Deposit Capture under the Services tab near the top of the website.

Top 5 Navigation Tips:

- 1. ABA Routing #** - Our routing number can be found in the top left hand corner of the website.
- 2. Contact Us:** Branch contact information and Lobby Hours
- 3. Promotions:** All current special offers can be found on our Promotions page
- 4. Loan Applications:** We have you covered
- 5. ATM Locator:** Find a surcharge FREE ATM Close to you



Don't become a victim of ID theft!



SHERPA
IDENTITY PROTECTION

Visit www.bluechipfcu.org for complete details.

**Moving or buying
your first home?**
Get your Mortgage with
Blue Chip FCU.

