



Message From the President

2020 is here! Our mission is to see every member achieve 20/20 vision for their financial future! No more blurry images of your future goals. We are here to help you sharpen your view and achieve your financial goals in this New Year.



Future Goal: Your dream home doesn't have to be a blurry future image. Your first home or next home purchase is only a click-away! Get pre-approved for your mortgage purchase online or visit our expert loan officers who will walk you through the pre-approval process.



Future Goal: Bring your finances into focus with our convenient banking services! Take advantage of our FREE online banking, deposit your checks right from your smart phone with Remote Deposit Capture, and be sure to sign up for our email marketing messages so you never miss a special offer or important account information.



Future Goal: You and your child's future is bright! We are here to help you make it even brighter with our BCFCU Sallie Mae Student Loans. Our student loans cover up to 100% of your college expenses. Be sure to maximize all free financial options and we will help you cover the remaining balance.

For complete details on any of these programs, 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 achieve 20/20 financial vision this year!

Sincerely,

Pamala Mohn
President and CEO



Annual Meeting

When: Saturday, April 4th 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 13th, 2020 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 2019 is April 15, 2020. When making a contribution between January 1, 2020 and April 14, 2020, you will need to let the staff know if the contribution is for 2019. If you have any tax related questions, please consult with a qualified tax expert for guidance.

Holiday Hours and Closings:

Monday, May 25, Memorial Day - Office Closed
Friday, July 3, Independence Day - Office Closed
Monday, September 7, Labor Day - Office Closed



IN THE COMMUNITY

For the 2nd year, your credit union hosted our BCFCU week of Christmas Miracles! We gave out over \$1,000 in gifts and prizes to credit union members.



The Blue Chip FCU Breast Cancer Walk Team raised almost \$2,000 for the 2019 Making Strides Against Breast Cancer Walk held on City Island, Harrisburg.



We were once again honored to receive 3 MIC Marketing Awards again in the fall of 2019. Your credit union won awards for best marketing on a small budget, best social media and best print marketing.



Santa brought lots of smiles to the faces of many BCFCU Kid's Club Members during our Visits with Santa at both branches this year.



Recipe

Who doesn't love a sweet and ooey, gooey cupcake? Enjoy this chocolate filled cupcake recipe from our sweet Susan's kitchen to yours.

Recipe: Chocolate filled cupcakes

Cupcake: Mix all ingredients together. Spoon the batter into cupcake pans. Bake at 350 degrees for 15 minutes.

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

Ingredients

Cupcake Ingredients:

- 2 cups sugar
- 2 cups flour
- 2 tsp baking soda
- 1 tsp salt
- 2/3 cup Hershey's cocoa
- 2 eggs – beaten
- 1 cup Crisco oil
- 1 cup buttermilk
- 1 cup boiling water

Filling:

- 1/2 cup margarine or butter (DO NOT MELT)
- 1/2 cup Crisco
- 2/3 cup milk
- 3T flour
- 1/2 - 3/4 cup sugar
- 1 tsp vanilla



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

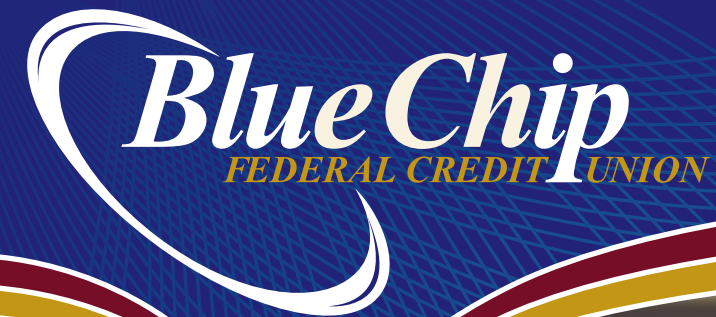
facebook.



5050 Derry Street, Harrisburg, PA 17111



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



SPRING 2020

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3 Top Tips to get debt-free in 2020!

A new year has begun and no one wants to spend the next 12 months feeling stressed out about their debt. Thankfully, there are some simple steps you can take TODAY to begin paying off your debt. Check out our top 3 tips to get debt-free in 2020!

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 feels restricting. But a budget is actually 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.

Change your spending habits:

You've created a budget that will help you reach your goal of paying off debt; now it's time to implement those changes. We know... this is the hard part. But just take it one step at a time. Stick to your budget and you will see success that will lead to more success! For the first month, try out the spending freeze challenge. A spending freeze challenge is when you "freeze" or stop all extra (non-essential) spending for a specific period of time with the goal of saving that extra money. This is a great way to jump start good spending habits.

Pay more than the minimum or monthly fee:

One of the fastest ways to pay off debt is to pay a little extra every month. When creating your budget, find places where you can move money toward your debt. Every little bit counts! You can also "snowball" your debt payments. This means you focus on one payoff at a time. You would pay your normal or minimum payment on all of your loans/debts but one. You pour all of your extra money on that debt payment. Once you pay it off, you move to the next one. And soon, you will have them all paid off.

We love the old saying, "How do you eat an elephant?" One bite at a time!" You CAN get debt free and we are here to help! Just take one step at a time! Visit www.bluechipfcu.org for more top tips on how to get debt free in 2020!

Moving or buying your first home?

Get your Mortgage with Blue Chip FCU.

