



Message From the President

It is my honor to join the team at Blue Chip FCU as the new President and CEO. It feels mighty good to be writing the first newsletter of 2021. I am looking towards the hope this New Year will bring us all. And what an exciting year it will be.

We have partnered with CU Biz Loan to help our members build and expand their businesses! Offering everything from traditional to recovery business loan products, we have the resources to help business owners stress less and live more!

In addition to business loans, we offer mortgages plus home equity lines of credit. Using your home as an asset is only a click-away! Get pre-approved for your mortgage online or visit our expert loan officers who will walk you through the pre-approval process.

Is 2021 the year you get your dream car? Is it now! Get pre-approved and head out with the power to purchase same day!

For complete details on any of these programs, visit www.bluechipfcu.org or stop by any branch office. Our team is here and ready to help you reach all your financial goals for 2021.

Sincerely,

Robert Miller
President & CEO



Annual Meeting

Date: Saturday, March 20th at 9:00 a.m.

Where: The Manor at Mt. View located at
2201 Fishing Creek Valley Road,
Harrisburg, PA

Cost: FREE for members.
Pre-registration is required.

RSVP: Fill out our RSVP form online at
www.bluechipfcu.org, stop by one of our
branches or call 1-800-782-2328 to sign-
up today!

Details: Contact our offices at
1-800-782-2328 for complete details
on social distance practices.

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 letter of intent by March 12, 2021 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 2020 is April 15, 2021. When making a contribution between January 1, 2021 and April 14, 2021, you will need to let the staff know if the contribution is for 2020. If you have any tax related questions, please consult with a qualified tax expert for guidance.

Holiday Hours and Closings:

Monday, May 31, 2021 - Memorial Day
Monday, July 5, 2021 – In observance of Independence Day
Monday, September 6, 2021 - Labor Day



CONGRATULATIONS and happy retirement Susan!

Please join us in wishing a very happy retirement to Susan! Susan has been with Blue Chip FCU for almost 20 years, serving as a Teller and Member Service Representative. Every day, Susan brought her unwavering member dedication, credit union knowledge, smile, laughter, charm and friendship to our teller line!



Recipe

Over the years, Susan has opened up her kitchen for our Blue Chip FCU family to enjoy! From bringing treats to the office to sharing her favorite recipes, Susan has used her love of baking to spread joy to all!

For all of your upcoming spring and summer holiday celebrations, Susan shares a family favorite... her famous Chocolate Cake!

Recipe: Susie's Chocolate Cake

Mix all ingredients together. Bake at 350 degrees for 30 minutes and top with your favorite icing.

Ingredients

- 2 cups sugar
- 2 cups flour
- ¾ cup Crisco oil
- ¾ cup Hershey's Cocoa
- 1 ½ cup boiling water
- 1 ½ tsp baking soda
- 1 ½ tsp baking powder
- 1 tsp vanilla
- 2 egg



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

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5050 Derry Street, Harrisburg, PA 17111



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

Blue Chip FEDERAL CREDIT UNION

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2021 – Time for a Financial Restart

Man... 2020 was rough, for everyone. If you experienced a tough year financially, just know, 2021 is our chance for a do-over. It's time to get back to basics and start again. Thankfully, there are small, simple steps we can take that make a big difference in our savings account balances. Check out these 3 simple steps you can take for a 2021 financial re-start.

Pay Off Debt:

Pay a little extra each month – 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.

Consolidate debt – Consider moving your debt into one loan that has a lower interest rate. Do you carry high credit card balances? Now is the time to move those high balances to a lower interest card. Many credit unions are offering balance transfer specials right now. Be sure to look at when those special rates expire. Many 0% balance transfers expire after 12 months and revert to a higher rate. Right now, Blue Chip is offering a 3.99% APR* Balance Transfer Special. And the best part... you get to keep 3.99% APR for the lifetime of your balance.

Loan Protection Insurance – Do you have a loan and recently lost your job or had a change of income? Be sure to check with your financial institution to see if you have loan protection insurance to help cover that loan while you are unemployed. Loan protection insurance will help keep you out of debt as you move forward. If you currently have a loan with us, consider adding loan protection. We are living in uncertain times. Be protected. Contact our expert loan staff to add loan protection today.

Build Your Emergency Fund:

Now is the time to build up your financial savings. Pay yourself first. If you don't need to use your recent stimulus payment to catch up on debt, consider putting all or part of it toward your emergency fund! Evaluate other areas you can cut back on expenses... groceries (discount grocery shopping, coupons, eating the food you have), cable and other subscription services. Do you need Netflix, Amazon Prime, Disney Plus and HBO this month? These little cuts to your financial budget can make a big difference. Check out our past blog post on Holiday Meal Planning for inexpensive meal planning and shopping ideas.

Try the Spending Freeze Challenge:

Maybe we went little overboard at Christmas and need to take a big break from extra spending. A great way to catch up on debt is to take the Spending Freeze Challenge. In a spending freeze challenge, you "freeze" or stop all extra (non-essential) spending for a specific period of time with the goal of saving that extra money.

Start by revisiting your monthly budget to remember exactly how much money you have allocated to each area of spending. There are many areas where you just don't have a lot of options to change. Your mortgage payment will always be the same amount each month. We really want to focus on the areas where we can control how much extra we are spending... groceries, gas money, dining out and extra personal spending money.



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Your Education.
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Balance Transfer Special

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