

## **Message For our Membership**

It's safe to say, 2021 has been an adventure. As we continue to travel through these unprecedented times, we want you to know how truly thankful we are to have you as a member of our Blue Chip Federal Credit Union Family. We are here to support you! As we make our way toward the end of the year, we will continue to provide you with the products and services you need to navigate these uncertain times. Be sure to check out our special loan programs available now!

Holiday Skip-a-Pay: Free up some extra cash for this holiday season by taking advantage of our Holiday Skip-a-Pay program. Pay a small fee to skip your December Loan Payment.

Auto Loan Re-fi Special: Bring your Auto-Loan back home to the credit union you know and trust! Refinance your auto loan with BCFCU and we will meet or beat your current rate, give you a \$50 gift card and skip your first month's payment.

2.99% APR\* Intro VISA Credit Card: Do vou have a BCFCU VISA Credit Card? If not, NOW is the time to take advantage of our special 2.99% Intro rate and scorecard rewards points! Pay only 2.99% APR on all purchases made in the first 12 months. The best part... you continue to pay only 2.99% APR until that balance is paid in full!

You can get complete details for all of these products and services at www.bluechipfcu. org or call one of our 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!

# **Upcoming Promotions**

# **Auto Loan Refinance Special**

Refinance your auto loan with us and we will meet or beat your current rate, give you a \$50 gift card and skip your first month's payment! Visit www.bluechipfcu.org for complete details and to apply today!

# **Board Member Apprenticeship Program**

Members, we are looking for one person to join our Board of Director's Apprenticeship Program! Give back to the community and gain valuable experience for future career opportunities! Visit www. bluechipfcu.org for complete details.

# **Skip-a-payment**

Don't miss your opportunity to have extra cash this holiday season with our Skip-a-payment program. Members will be receiving the skip-apayment letter/application shortly.

## **Breast Cancer Awareness**

Join our office staff Wednesdays 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 21st, as we celebrate the credit union difference on International Credit Union Day! Stop by any branch location for light refreshments and 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 for more information.

## **Holiday Hours and Closings:**

Thursday, November 11th – Veterans Day Observed OFFICE CLOSED Thursday, November 25th - Thanksgiving Day OFFICE CLOSED Friday, November 26th – Open 9 am – 4 pm Friday, December 24th – Christmas Eve OFFICE CLOSED Friday, December 31st – New Year's Eve OFFICE CLOSED





Employees from our Burnham Branch, Lynn, Autumn and Cindy, had a great time meeting community members at National Night Out in Burnham.



#### Petapalooza 2021

Blue Chip Employees, Kaitlyn, Angie and Matt, represented the credit union this fall at the 2021 Petapalooza held at Central Penn College





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!

She may have retired earlier this year, but she still shares her amazing recipes with her BCFCU Family! Enjoy Susan's, "famous to us," Pumpkin Bread!

## **Recipe: Pumpkin Bread**

Preheat oven to 350 F. Grease 2 (8X5 inch) loaf pans. In a medium bowl, beat pumpkin, oil, water, and eggs at medium speed with an electric mixer until smooth. In a separate medium bowl, sift together flour, sugar, baking soda, cinnamon, nutmeg, and cloves. Gradually add to pumpkin mixture, stirring to combine. Pour into pans, and bake for 1 hour, or until a wooden pick inserted in center comes out clean. Let cool in pans 10 minutes. Remove from pans and cool completely on wire racks.

# Blue Chip FEDERAL CREDIT UNION IN THE COMMUNITY

#### **MIC Awards**

**BCFCU** Marketing & Communications Coordinator, Toni Montgomery, accepted the credit union's 4 MIC Awards for Excellence in Marketing

#### Children's Miracle Network

Corey Mosby, Loans and Asset Protection Specialist, proudly represented BCFCU in the Hot Dog Eating Contest to benefit the Children's Miracle Network.





#### **Scholarship Winners**

Congratulations to our 2021 BCFCU Academic Scholarship Winners: Haley Baxter, Aubrey Kirkland and Carly Mohn!



Ingredients

- 1 (15 ounce) can of pumpkin
- 1 cup of vegetable oil
- 2/3 cup of water
- 4 large eggs

- 3 <sup>1</sup>/<sub>2</sub> cups of all-purpose flour
- 3 cups of sugar
- 2 teaspoons of baking soda
- 1 teaspoon of ground cinnamon
- 1 teaspoon of ground nutmeg
- 1/8 teaspoon of ground cloves





#### **Harrisburg Corporate Headquarters** 5050 Derry Street, Harrisburg PA 17111

Local **Toll Free** Fax

717-564-3081 800-78BCFCU (782-2328) 717-564-1469

### **LOBBY HOURS**

Wednesday Thursday Friday

Mon. & Tues. 8:30 am - 4:30 pm 9:00 am - 4:30 pm 8:00 am - 5:00 pm 8:00 am - 6:00 pm

**Blue** Chip www.bluechipfcu.org

#### **Burnham Branch Office** 101 First Avenue, Burnham, PA 17009

717-248-7701 I ocal 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.

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5050 Derry Street, Harrisburg, PA 1711





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# **Easy and Affordable Home Improvement Projects**

After spending the last year in our homes, this is the season of the home renovation! Many home owners are ready to make their dreams, reality. Unfortunately, building supply costs are skyrocketing. Contractors are booked months in advanced and furniture and appliance deliveries are 24+ weeks out. This doesn't mean all of your projects have to be put on hold. Check out these 3 easy and affordable home improvement projects you can do now!

#### Easy Landscaping Projects

Has your landscaping become overgrown by large bushes and out of control plants? Fall is the perfect time for a landscaping refresh. Dig out your large overgrown landscaping and give your home a clean fresh look. Add a deep cut or stone edging and a light layer of mulch for the perfect curb appeal. This is also a great time to prepare your garden for spring! October and November is the best time to plant tulip bulbs and other spring flowers. Be sure to plant the bulbs about 6 -8 inches deep and space them 2 inches apart. Check out your local Sam's Club or garden center for great prices on bulk orders.

# Bring it Back Home: Auto Re-fi Special

Refinance your auto loan with your BCFCU family and we will meet or beat your rate, give a \$50 gas card and skip your first month payment\* Visit www.bluechipfcu.org for complete details!

Small enough to know your name. ....spəəu .nok iəəm oi ubnouə əbir

#### **Powerwash Your House**

If you live in South Central PA, you know your home withstands a lot from the elements throughout the year. Give your siding and other outdoor areas, such as children's play sets, your wood deck or patio, a quick and thorough cleaning with a powerwasher. If you don't have a power washer, considering borrowing from a neighbor. Just be sure to disinfect before and after using anything borrowed. You can also get a refurbished powerwasher at The Home Depot for as low as \$99.00.

#### Paint or Wallpaper a Room

One of the easiest and most inexpensive ways to upgrade the look of your home is to add paint or wallpaper! Paint can give your room a brand new feel. From simple and modern to bright and bold, a whole new world of style is only a paint brush away. You can also consider wallpaper If you aren't comfortable with traditional wallpaper and paste, consider the new peel and stick wallpaper options. Wallpaper not only adds a new style but can also add texture to a room.

You can also paint your doors and shutters to give an immediate update to your home's curb appeal. Thankfully paint is a simple and affordable home improvement making this a great way to incorporate a more trendy design and color that can be changed from year to year! If you are looking to sell your home, consider black or charcoal grey. For a more modern look, consider nontraditional colors such as eggplant, turguoise, bright orange and lime. For a traditional look, you can't go wrong with brick red, pure white, dark grey, slate blue or emerald green.

If after completing these easy and affordable home projects, you are still looking to tackle the big renovations, look no further than Blue Chip FCU! Our affordable Home Equity Loans, VISA Credit Cards with a 2.99% Intro APR\* or Holiday Loan Specials can make your dream home a reality! Visit www.bluechipfcu.org call our offices at 1-800-782-2328 or visit any branch office for complete loan details and to apply today!

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