



## Message from the President

It is my honor to join the team at Blue Chip FCU as the new President and CEO. I have met many of our wonderful members, and look forward to engaging with many more throughout this year. I come to Blue Chip with 20 years of experience working in the local credit union industry with expertise in risk management.

I look forward to working with our talented staff, dedicated Board of Directors and you, our membership, to see our credit union grow and prosper. One of our top goals for this year is to grow our membership and offer the exclusive benefits of credit union membership to your family and co-workers. The credit union movement was created in the cooperative spirit of neighbors helping neighbors, co-workers helping co-workers and friends helping friends. Together, the first credit union members proved you are not at the mercies of the banks and finance companies pushing high rates and fees.

Today, we continue to live out this philosophy in offering our low-rate loans, no fee products, and higher yielding savings accounts to our members and those in our communities!

We are thankful for your dedication to Blue Chip FCU and looking forward to continuing to offer you, your families and your co-workers, the products and services you need and want from a staff that truly values your membership.

Sincerely,

Matthew White  
President/CEO

## Spring/Summer Special Promotions: Stress less... LIVE MORE!

### Summer Skip-A-Pay

Summer this summer like you never summer'd before! Pay a small fee\* and skip your July loan payment. Promotion begins May 1, 2022.

### Summer Fun Loan

Stress less... VACATION MORE! Take advantage of our Summer Fun Loan to make your vacation dreams a reality. Take out up to \$2,000 for 12 months at only 5.99% APR\*. Member Loyalty Points DO apply! Promotion begins May 1, 2022.

### Home Equity Loan Special

Use the equity in your home to LIVE MORE this summer! Take out a Blue Chip FCU Home Equity Loan and get a \$300 VISA gift card\* to use toward your renovation expenses!

### Recreational Loan Special

Adventure Awaits! Take advantage of all our beautiful state has to offer with our Recreational Loan special. Get a \$100 Gas card\* with every closed recreational loan.

\*Visit [www.bluechipfcu.org/promotions](http://www.bluechipfcu.org/promotions) for complete details on all of our current promotions. Member NCUA/Equal Opportunity Lender.



## Blue Chip FCU \$2,000 Academic Scholarships NOW Available

This spring, 3 members will be chosen to receive a \$2,000 scholarship (given in \$1,000 increments over two years) to continue their education at a college, university or trade school. Our scholarship is open to all members looking to continue their education including non-traditional working adults. Applications are currently being accepted. The application deadline is May 31, 2022. Visit any branch location or [www.bluechipfcu.org](http://www.bluechipfcu.org) for complete details.

### Holiday Hours and Closings:

- Monday, May 30, 2022 - Memorial Day
- Monday, June 20, 2022 - Juneteenth National Independence Day
- Monday, July 4, 2022 - Independence Day
- Monday, September 5, 2022 - Labor Day



## IN THE COMMUNITY



### Christmas Miracle Winner

Our Blue Chip FCU Christmas tradition continued this year with many members receiving special Christmas "miracle" giveaways that included deposit matches, cash toward loan payments and VISA gift cards.

### Harrisburg Pink Day

Our staff came together to wear our pink and raised funds in honor and celebration of those fighting and surviving breast cancer.



### ICU Day Burnham

Our Burnham staff welcomed our members with special treats and giveaways in celebration of International Credit Union Day.



### Charity Donation

The Blue Chip FCU Board of Directors and staff were pleased and humbled to donate \$1,000 to the Bethesda Mission in Harrisburg this holiday season.



## Recipe

Spring is in the air, and we have the perfect indulgence for all of your spring and summer parties: Pink Champagne Cupcakes! Try this amazingly easy Better Crocker recipe. From our sweet Susan's Kitchen to yours... enjoy!

### Pink Champagne Cupcakes

Heat oven to 350 degrees. Place baking cups in each of 24 regular-size muffin cups. In large bowl, mix dry cake mix and champagne. Add oil, egg whites and food color. Beat with electric mixer on medium speed 2 minutes. Divide batter evenly among muffin cups. Bake 17-22 minutes or until toothpick inserted in center comes out clean. Cool 10 minutes; remove from pan to cooling rack. Cool completely, about 30 minutes. Top with your favorite cream cheese or buttercream icing.

## Ingredients

- 1 box Betty Crocker Super Moist White Cake Mix
- 1 ¼ cups of champagne
- 1/3 cup vegetable oil
- 3 egg whites
- 4-5 drops of red food color



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

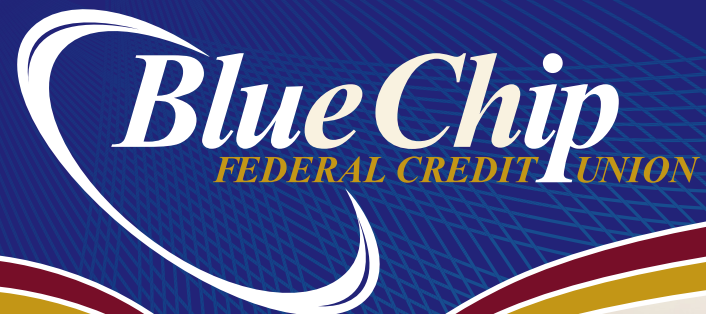
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5050 Derry Street, Harrisburg, PA 17111



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



## SPRING 2022

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## Top 3 Money Tips to Teach Children



April is National Credit Union Youth Month! It is never too early to start teaching our children good financial habits! We all want our children to grow up to be financially responsible adults and that training begins when they are young. At Blue Chip FCU, we want to help you through this process and make saving money both educational and fun! Check out our top 3 money tips to teach children today as well as the many fun activities we have planned for Youth Month!

**1. Pay yourself first:** The very first lesson for all of us is how to save and budget money. Learning to save money at a young age, will help instill this habit into adulthood. Make regular trips into the credit union together to deposit the funds into their account.

Set a savings goal to teach budgeting. Your child can pick either an item they want to save for or a specific monetary goal such as \$50. Be sure to really celebrate when they reach their goal! Each time they receive money from chores or gifts for birthdays/Christmas, your child can put a portion of that money into their piggy bank. They can choose to spend the remainder.

**2. Teach either/or spending:** Teach your child about opportunity costs. If they want to spend money on a new Lego set that means they cannot use that money to buy anything else. They have to choose what is most important to them. This is a great concept to model for kids through our own spending. If we choose to go out to dinner multiple times a week, we may not have extra money to go to an amusement park or indoor trampoline gym that weekend.

**3. Teach kids where money comes from:** From a young age, you want your child to understand the importance of hard work and earning money. This explains to kids why Mom and Dad have to leave home or work from home every day. Give examples at dinnertime when preparing favorite foods. When we earn money, we can buy our favorite foods and pay to live in our nice, warm home. By explaining the effort behind earning money, we also instill gratefulness and a sense of appreciation for hard work.

### \$25 Deposit Match:

Open a new Zoo Club Membership (ages birth – 12) and we will match your initial deposit up to \$25.00\*!

### Youth Deposit Challenge:

Make a deposit into your Kid's Zoo Club account during Youth Week, April 25 – 29th, and be entered to win a family 4-pack of tickets to the zoo of your choice\*!

### Coloring Contest:

Stop by any branch location or visit [bluechipfcu.org](http://bluechipfcu.org) to download your coloring contest sheet. Send your submission to any location to be displayed and we will choose 3 winners from each office to win a \$10 gift card!

\*Visit [www.bluechipfcu.org/promotions](http://www.bluechipfcu.org/promotions) for complete details on all three of our youth month activities. Offers expire April 30, 2022.