

# **Message For our Membership**

It is my honor to celebrate a year as your CEO at Blue Chip FCU. Over this past year, we have had the privilege of watching our membership grow. Watching you, our members, make memories and celebrate the milestones in your life. From growing your families, to buying your dream vehicles, renovating your homes, sending babies off to college and stepping into retirement, we have been there every step of the way.

We know the current economy has been a challenge for many. As your credit union, we are here to continue to help you navigate this high inflation environment. We will continue to offer you the low interest loans you need as well as competitive rates on savings products. If you ever find yourself struggling financially, please do not hesitate to reach out to our experienced staff to discuss all options that may be available to help alleviate any financial stress you may be experiencing. We are always here to help!

As we move toward the end of the year, I want to thank each of you for your membership. We wish you a very happy holiday season and look forward to working with you to achieve your financial goals into the New Year!

Sincerely,

Matthew White President/CEO

# **Upcoming Promotions**

# **Member Appreciation Day**

Join us on Friday, October 21st from 11:00 a.m. – 2:00 p.m. at all Blue Chip FCU offices for our Member Appreciation Day! Enjoy a member cookout, raffle prizes and giveaways. Can't wait to see you there!

### **October Member Referral Special**

Get \$20 when you refer family, friends and co-workers to join Blue Chip FCU in the month of October! The best part... your referral will also get \$20 when they activate direct deposit! Visit www.bluechipfcu.org/promotions for complete details!

#### **Breast Cancer Awareness**

Join us in the month of October as we raise funds for Breast Cancer Awareness and honor those fighting this courageous battle. Stop by any branch to vote in our pumpkin decorating contest. Make a donation toward our Making Strides Against Breast Cancer Walk team and vote for your favorite pumpkin! We will also be giving out Breast Cancer Awareness themed giveaways including pens, pencils, stickers and more (while supplies last).

## **International Credit Union Day**

Thursday, October 20th is International Credit Union Day! Stop by any branch for a special giveaway (while supplies last).

## **Holiday Skip-a-Pay**

Could you use some extra cash this holiday season? Take advantage of our Holiday Skip-a-Pay program and pay a small fee to skip your December Loan Payment. Visit www.bluechipfcu.org/promotions for complete details!

## **Holiday Loan**

Stress less and LIVE more with our holiday loan special! Take out up to \$2,000 for as low as 5.99% APR\* for 12 Months. Member Loyalty Points DO apply. Visit www.bluechipfcu.org/promotions for complete program details!

### **Holiday Hours and Closings:**

Friday, November 11th – Veteran's Day Observed – Offices Closed Thursday, November 24th – Thanksgiving Day – Offices Closed Friday, November 25th – Black Friday – Open 9:00 a.m. – 4:00 p.m. Monday, December 26th – Christmas Day Observed – Offices Closed Monday, January 2nd – New Year's Day Observed – Offices Closed





Congratulations to this year's Academic Scholarship Winners:

Madison M., Samuel J. and Clayton S.

Lynn and Cyndi had a great time representing our Blue Chip FCU Burnham Branch at National Night Out.

Matt and Lynn had a great time greeting our members and sharing membership information at the Standard Steel Safety Fair.



Corey M. represented Blue Chip FCU in the virtual hot dog eating contest benefiting the Children's Miracle Network.



Your credit union was proud to receive 7 MIC awards this year for excellence in marketing.



# 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

- 1/4 cup butter or margarine softened
- ½ tsp. vanilla
- 1/4 cup shortening (Crisco)
- 1 cup flour
- 1/4 cup brown sugar
- 1/4 tsp salt
- 1 egg separated
- <sup>3</sup>/<sub>4</sub> cup of finely chopped
- Jelly strawberry, grape or your flavor of choice





#### 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.





5050 Derry Street, Harrisburg, PA 17111





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The most wonderful time of the year is almost here and many have noticed a potential problem when planning and shopping for Holiday Meals – Price Increases! We have you covered with our top 3 tips to make your meals more affordable this holiday season.

#### Change the Menu

Many of our Holiday traditions include the decadent splendors of the season... A Christmas ham, a fully dressed turkey, shrimp cocktail and the Whoville favorite, roast beast. Looking at the increased cost of meat, this would be a great year to start a new family tradition. Consider a meal where you can stretch the protein. A pasta bar is a great way to create a mouthwatering spread without breaking the bank. A pound of ground beef or sausage links go a long way when added to a sauce. Make your own garlic bread with a \$1.50 loaf of homemade Italian bread, some butter and garlic

seasoning. Chicken and/or Ham potpie is another great option to feed the masses on a tight budget. Saving on the main course leaves money left over for the traditional shrimp cocktail and eggnog.

#### **Shop Budget Friendly**

If your menu is set, with no room for variation, there are still ways to stay within your budget. Spend the extra time creating a plan and shop budget friendly. Grab the circulars and find out where the best deals are! Thankfully, we live in an area with LOTS of discount grocery store options. Check out Sharp Shopper and Aldi's discount stores first. You may be able to get many of the staples you need for your holiday meals at a fraction of the price you would typically pay.

#### **Consider Going Potluck**

Instead of doing one big meal where you offer the main dish and everyone else brings side dishes or desserts, consider going Potluck with a theme! Everyone brings their favorite childhood holiday dish or casserole and a dessert. This way, no one is taking on the expense of the main dish. Everyone is doing a smaller, less expensive dish. The best part.... everyone gets to a share a little bit of what makes the holidays special for them!



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Small enough to know your name.