



MEMBER LINK

THE NEWSLETTER FOR MEMBERS OF
BETHLEHEM TEACHERS FEDERAL CREDIT UNION

Winter Edition
January 2012

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Bethlehem Teachers Federal Credit Union

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Established in 1935, the Credit Union proudly serves educationally related groups and their families. For over 75 years, the Credit Union has been providing members with great products and superior service.

Member Link is a complimentary newsletter that is published four times a year for members.

Hours:

Monday, Tuesday, Wednesday:
9:00 am to 5:00 pm

Thursday: 9:00 am to 6:00 pm

Friday: 9:00 am to 5:00 pm

Convenient Access Anytime:

- ◆ 24-hour Audio Response:
1-800-553-0857
- ◆ E-mail: service@btcu.org
- ◆ Website: www.btcu.org
- ◆ Virtual Branch Online Access

*Member Link is your link....
to your Credit Union.*

Check it Out on January 13th!

Friday the 13th is not your ordinary day of the year. Most people equate it with black cats, broken mirrors and overall bad luck. This January, Friday the 13th could end up being your lucky day! That's when we'll start our special promotion that could save you money. You'll need to check our website, call us or stop by to find out what's going on. (We'll give one hint: think "vehicle loan savings!")

Be sure to check our website and Facebook page or call our office on January 13, 2012 and find out what we have in store for you.

Scholarship 2012

We will be accepting applications for our Scholarship Program during the month of April. Young members who are high school seniors and who will be attending an institution of higher learning this fall can apply. Three winners will each receive \$1,000.00 to help defray college expenses.

Watch for more information in our Spring Newsletter and check out our website at www.btcu.org for details on the program.

SEG Highlight: Allentown Diocese Schools

Our first SEG Highlight of 2012 is the **Allentown Diocese Schools**.

Employees of Schools in the Allentown Diocese are eligible for membership at Bethlehem Teachers Federal Credit Union. The Diocese provides a religious education as part of their curriculum to students in Early Childhood Education, Elementary Schools and Secondary Schools. The diocese also serves children with Special Education needs. Schools are located in Lehigh and Northampton Counties. Several schools are in close proximity to the Credit Union such as *St. Anne School, Notre Dame High School and Bethlehem Catholic High School*.

Allentown Diocese Schools became a Select Employee Group of Bethlehem Teachers Federal Credit Union in 1975.

For more information about Allentown Diocese schools, visit www.allentowndiocese.org

DIVIDEND NOTICE

Bethlehem Teachers Federal Credit Union's dividend rate on regular Share Accounts for Jan. 1, 2012, will be 0.149% with an Annual Percentage Yield of 0.15%.

- ◆ Dividends are calculated using the Average Daily Balance Method.
- ◆ The Jan. 1, 2012 dividend will be calculated on the balances in Share Accounts from Oct. 1, 2011 through Dec. 31, 2011.

As a member, you can enjoy competitive rates and a better yield on your deposits with Share Certificates. Call us for current rates on certificates and for more details.

Holiday Closings

Martin Luther King Day

Monday, January 16, 2012

Presidents' Day

Monday, February 20, 2012

Easter Holiday

Friday, April 6, 2012

The following Directors were elected to a three year term, from 2012 - 2014, at the 76th Annual Meeting:

Robert P. Burak
Anthony T. Iasiello

Many thanks to our Board Members who dedicate time and make a true commitment to serving the Credit Union.

Ease Into 2012 With Holiday Skip A Pay

After those holiday bills start coming in, wouldn't you love to take a break from your loan payment? You can—with Skip A Pay! Members can skip either their January or February loan payment through our Holiday Skip A Pay program. With the Skip A Pay program:

- Skip one month (or a one month "equivalent," which is 2 bi-weekly or 2 semi-monthly payments.)
- There is a modest processing fee of \$30.00 per loan skipped. For your convenience we can deduct the fee from your share account, or you can send us payment with your signed authorization.

To qualify, a loan must be on the books for at least 3 months, and in good standing. Also, you may not have skipped a payment in the last 12 months. Home Equity Loans, Mortgages, Lines of Credit and VISA are not eligible due to compliance rules.

For more information or to request to skip a loan payment, call the Credit Union at 610-691-0041. Skip A Pay forms are also available online. Visit our website at www.btcu.org to download a form. Sign up for Skip A Pay and ease into the new year!

Protect Yourself!

Self defense usually refers to protecting yourself from physical harm. But, did you know that you need to be on the defensive when strolling the Internet Highway?

In reality, you need to use cyber self defense when doing things like reading emails or viewing Internet ads. Use caution when viewing an email that may claim to contain important account information - especially if the email asks you to provide passwords or other sensitive information. Some Internet ads contain dangerous links that could overtake your computer and compromise your identity.

If you would like more information on Identity theft, call the Credit Union office at 610-691-0041.

Direct Deposit Your Tax Refund

If you're getting a tax refund, you can have the funds directly deposited to an account here at the Credit Union. It's quick and easy!

Your refund will arrive easily and safely for you to use as you wish. To have the funds come directly to the Credit Union, you will need to provide the IRS with our ABA or routing number, which is 231379490.

Call us at 610-691-0041 for more information on direct deposit.