



MEMBER LINK

THE NEWSLETTER FOR MEMBERS OF
BETHLEHEM TEACHERS FEDERAL CREDIT UNION

Fall Edition
October 2009

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Bethlehem Teachers Federal Credit Union

2317 Easton Avenue
Bethlehem, PA 18017

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Established in 1935, the credit union proudly serves over 20 educationally related groups and their families. For more than 70 years, we've been providing our 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.*

Give them Gift Cards this Holiday Season!

It may only be October, but the holidays are right around the corner. Make holiday shopping easy and give them what they want — a Visa Gift Card. You can be sure it's a gift that won't be returned.

Our Visa Gift Cards are available for purchase by members, but can be given to anyone. There is a small fee for each card purchased. Be sure to make your holiday gift giving easy with a Visa Gift Card from your Credit Union.

1935—2010 Celebrating 75 Years of Service

We are truly excited about our upcoming 75th anniversary— and we plan to celebrate! We have good reason to be excited about this milestone: *for 75 years we've been serving members with excellent service, we've been growing to make your credit union stronger, and we've been offering full service financial solutions by adding new products for members.*

We'll be celebrating our 75th Anniversary with promotions, events and activities throughout the year. Our first 75th Anniversary celebration event will take place in January 2010. In honor of the first Orange Bowl that took place in January 1935, we are offering our members free oranges during the first full week of January 2010. Members who stop by January 3-8 can get their daily dose of Vitamin C!

Watch our website and newsletters for more information on upcoming anniversary specials, like our upcoming "Little Sweethearts" contest which will take place during January and February of 2010!

International Credit Union Day 2009

For more than 50 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. It gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference and to show our appreciation for all of our members.

Join us on October 15, 2009, to celebrate International Credit Union Day. Stop by the Credit Union for some light refreshments.

DIVIDEND NOTICE

Bethlehem Teachers Federal Credit Union's dividend rate on regular Share Accounts for Oct. 1, 2009, will be 0.499% with an Annual Percentage Yield of 0.50%.

- ◆ Dividends are calculated using the Average Daily Balance Method.
- ◆ The Oct. 1, 2009 dividend will be calculated on the balances in Share Accounts from July 1, 2009 through Sept. 30, 2009.

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

Columbus Day

October 12, 2009

Veterans Day

November 11, 2009

Thanksgiving Holiday

November 26, 2009

November 27, 2009

Christmas Holiday

December 24, 2009

December 25, 2009

New Years Holiday

Noon Closing, Dec. 31, 2009

January 1, 2010

Holiday Club Disbursements

The 2009 Holiday Club disbursements will occur on October 30, 2009. The balance of your club will be transferred to your Share Account.

Special Check Requests

If you requested a check last year, you will receive a check this year.

To request a change in the method of disbursement of club funds, please call the Credit Union at 610-691-0041, and a Member Service Representative will assist you.

Credit CARD Act of 2009

The Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit Card Act of 2009) is a Federal law that has imposed changes to open end lending products. Those open end products include: Credit Cards, Personal Lines of Credit, Overdraft Lines of Credit, and Home Equity Credit Lines.

Two changes with respect to this act have taken place already. One of the changes did affect our member accounts. In order to comply with the new law, lenders are required to give borrowers 21 days after the date of the statement to make their payment and still be considered "on time". As a result, the Credit Union did move member's payment due dates to the end of the month in order to meet the 21 day requirement. Members with accounts affected by this change have been notified by letter.

If you have any questions about the Credit Card Act of 2009, please feel free to contact us at 610-691-0041.

Check us out on Facebook!

Familiar with Facebook? Then feel free to become a fan of Bethlehem Teachers Federal Credit Union. You can either search for us on Facebook, or you can click on the Facebook icon on our website homepage.

For those of you who are not familiar with Facebook, why not click on the "Find us on Facebook" button on our webpage. You can then sign up and start adding friends to your network. Don't forget to become a fan of the Credit Union while you are at it.

It's another way to stay informed and connected with the Credit Union!

Annual Meeting 2009

The Bethlehem Teachers Federal Credit Union's Annual Meeting will be held at Lehigh University, Iacocca Hall, on:

Saturday, November 21, 2009

Registration: 8:00 am Full Buffet Breakfast: 8:30 am Meeting: 9:00 am

All members are welcome to attend. There is a small reservation fee for the breakfast of \$3.00 per person. There is no charge for children under 10. Reservations are required; please reserve by 11/13/09.

Join us for a morning filled with member gifts, door prize raffles, and a professional presentation in a down to earth setting. Please call us at 610-691-0041 to make your reservations.