



MEMBER LINK

THE NEWSLETTER FOR MEMBERS OF
BETHLEHEM TEACHERS FEDERAL CREDIT UNION

Winter Edition
January 2010

42106-News-0110

Bethlehem Teachers Federal Credit Union

2317 Easton Avenue
Bethlehem, PA 18017

(phone) 610-691-0041
(fax) 610-691-8624

Established in 1935, the Credit Union proudly serves 23 educationally related groups and their families. For 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.*

Happy 75th Anniversary, Credit Union!

1935 — 2010

We are happy and proud to be celebrating our 75th Anniversary here at Bethlehem Teachers Federal Credit Union. Chartered in 1935, the Credit Union started with a group of Liberty High School teachers in a classroom. Through the years, we added new Select Employee Groups (SEGs) and have grown to a total of 24 groups. Our first student group was added in 2003. Our membership is strong and continues to grow.

We are going to celebrate all year long. Here is what we have planned for January and February:

- Whenever you stop by the credit union office to make a transaction during the month of January, you'll be invited to take a free orange in honor of the Orange Bowl's 75th birthday!
- This January, we'll give the 75th member to make a deposit in 2010 a \$75 Visa gift card. (Deposits must be made in person. Limit of one deposit per day per account.)
- During the month of February, be sure to enter your children, grandchildren, nieces and nephews in the *Little Sweethearts Photo Contest*. The contestant must be a member or can join to enter to win a \$75 Visa gift card.

For more information on ways we'll celebrate and for details on our January and February specials, visit our website at www.btcu.org. Be sure to visit the website often to keep updated on all of our anniversary celebration activities!

New and Improved Scholarship Program

As part of our 75th Anniversary celebration, we are looking at ways to make what we offer our members even better. This year, college bound members who are High School Seniors will have an opportunity to apply for a **\$1,000.00** scholarship to help defray tuition or book costs. We'll be giving away a total of \$3,000.00 to three individual winners.

Applications will be accepted from March 1, through March 31, 2010 and are available at the Credit Union or on our website. Winners will be chosen in mid-April, 2010.

For more information, call us at 610-691-0041 or log onto www.btcu.org to download your application. Best wishes to all Seniors as the countdown to graduation begins.

DIVIDEND NOTICE

Bethlehem Teachers Federal Credit Union's dividend rate on regular Share Accounts for Jan. 1, 2010, will be 0.499% with an Annual Percentage Yield of 0.50%.

- ◆ Dividends are calculated using the Average Daily Balance Method.
- ◆ The Jan. 1, 2010 dividend will be calculated on the balances in Share Accounts from Oct. 1, 2009 through Dec. 31, 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

Martin Luther King Day

Monday, January 18, 2010

Presidents' Day

Monday, February 15, 2010

Easter Holiday

Friday, April 2, 2010

The following Directors were elected to a three year term, from 2010 - 2012, at the 74th Annual Meeting:

Mark R. Ironside
Mary T. Pongracz
Joseph G. Rahs, Jr.

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

Take a break with Holiday Skip A Pay

You deserve a break from the holiday madness. Why not take a break from your loan payment? 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.

Identity Theft Reminder

From time to time, we publish articles in the newsletter and on our website to make you aware of situations that have occurred that could result in Identity Theft if cautious measures are not taken. We are taking this opportunity to remind members to safeguard all personal information. Visit our Scambusters page on our website www.btcu.org for more information on scams, fraud and how to be vigilant.

Getting a Tax Refund This Year? Direct Deposit It!

If you are getting a tax refund this year, there is no need to wait for a check from the government to land in your mailbox. Instead, you can have the funds directly deposited to an account here at the Credit Union.

Your refund will arrive easily and safely for you to use as you wish. In order 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.

Annual Meeting 2009

The 74th Annual Meeting and Breakfast, was held on Saturday, November 21, 2009 at Iacocca Hall, Lehigh University.

This year our theme was: *Growing Stronger*. Members enjoyed the door prize raffle as well as the drawings for theme related prizes. The informative and entertaining presentation focused on the fact that the Credit Union continues to grow strong in spite of economic adversities. We thank our members for their loyalty in making us strong.

Be sure to join us next year—all members of the Credit Union are welcome to attend.