



MEMBER LINK

THE NEWSLETTER FOR MEMBERS OF
BETHLEHEM TEACHERS FEDERAL CREDIT UNION

Spring Edition
April 2010

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Bethlehem Teachers Federal Credit Union

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Established in 1935, the Credit Union proudly serves 24 educationally related groups and their families. We are in our 75th year of 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
- ◆ Electronic Bill Payment

*Member Link is your link....
to your credit union.*

Our 75th Anniversary Celebration is Going Strong!

We're enjoying our Anniversary celebration so far! To kick off our 75th year, long time member, Florinda Cope of Allentown was the **75th Depositor** of 2010. She won a \$75 deposit to her account. Also during January, orange lovers rejoiced! Our members truly enjoyed our fun January Bowl of Oranges.

Our **Little Sweethearts Photo Contest** held during February was a hit! The winner, Marina, age 3, of Allentown was chosen by random drawing and received \$75. Thanks to all who entered their little ones — the pictures were great!

During the month of March, we had our own **March Madness**. Throughout the month, we accepted **Scholarship** Applications for college bound students as we were looking for our *Final Three*. The Scholarship Program for 2010 was revised so that three winners each received \$1000 to help defray college expenses. We had some fun by wearing college apparel on Fridays during March. Our members did too!

Kids Page Coming this April!

Our new Kids Page will be introduced this month, just in time for Youth Week! This year's theme for Youth Week is *Get in the Savings Game*. We hope you will enjoy the new Kids Page. It will be full of facts and information as well as fun and contests. Check it often for updates.

Mother May I? Yes You May!

Yes, you may bring us a paper flower to be posted in our office. Here's the catch: you must use either our logo, or the number 75 in your design and you must re-use some type of paper when you make your flower. Help us build our beautiful 75th Anniversary garden during the month of May. Bring in a flower and get a re-usable lunch bag while supplies last. You may also sign up for **e-statements** — use less paper resources and help keep our world beautiful. If you sign up for e-statements before May 31st, you'll be entered to win \$75!

Celebrate our Diamond Anniversary on the Diamond

During the month of June, each time you make a deposit, enter to win tickets to an Iron Pigs game! Check our website www.btcu.org often for updates and details on all of our 75th Anniversary programs!

DIVIDEND NOTICE

Bethlehem Teachers Federal Credit Union's dividend rate on regular Share Accounts for April 1, 2010, will be .499% with an Annual Percentage Yield of 0.50 %.

- ◆ Dividends are calculated using the Average Daily Balance Method.
- ◆ The April 1, 2010 dividend will be calculated on the balances in Share Accounts from January 1, 2010, through March 31, 2010.

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.

Dates To Remember

Holiday Closings

Easter Holiday

Friday, April 2, 2010

Memorial Day Holiday

Monday, May 31, 2010

Independence Day Holiday

Monday, July 5, 2010

Vacation Club Disbursements

Vacation Club disbursements will occur on May 28, 2010.

The balance in your club will be transferred to your Share Account for your convenient access.

You will receive a check this year instead of a transfer if you received a check last year.

To request a change in the way your club will be disbursed, call us at 610-691-0041 by May 21, 2010.

A Message from Our CEO

We are proud to be celebrating 75 years of service to our members. The Bethlehem Teachers Federal Credit Union still operates under the same founding principles of service excellence and the underlying credit union motto of "people helping people" since 1935.

Our roots are with the Bethlehem Area School District, but our ability to provide quality products and services with little or no fees has enabled us to grow to serve individuals in other groups. With a total of 24 groups, including 3 student groups, we provide a financial institution where members are not just customers, they are owners.

With recent financial headlines that weigh heavy in negativity, we are pleased to say that we remain strong financially and holistically. We consistently attract new members and pride ourselves on an excellent member retention rate. Our balance sheet remains healthy, making Bethlehem Teachers Federal Credit Union a safe place to do business.

While prudent and thoughtful management of the Credit Union keeps it a viable institution, **it is you, the members who make it thrive.** Thank you for your continued support of the Credit Union as we celebrate our 75th Anniversary. We look forward to 75 more wonderful years in service to you.

Valerie J. Walk, President/CEO

Youth Week 2010 – Get in the Savings Game!

Join us this year as we celebrate National Credit Union Youth Week from April 19th through the 23rd. Our theme for 2010 is "Get in the Savings Game" to help them get used to the idea of saving.

Back by popular demand is our Youth Week Balloon Pop. Young members (age 18 and under) who stop by and make a deposit during Youth Week can pop a balloon for a prize — like a cash deposit to a share account of \$5, \$10, or \$15. Other prizes include Game Stop gift cards, card games, board games, not to mention our famous yummy Snack Attack Pak and more!

Visit us during Youth Week and join the fun. Need an account? Open one with as little as \$10. Get in the Savings Game and keep depositing — you'll score big as your money grows!

Summer Tidbits

Dorney Park/Wildwater Kingdom tickets will once again be available for members to purchase at a reduced price. Tickets can be purchased at the Credit Union after May 1, 2010.

Vacation Skip A Pay will be offered to members in July and August. Check our website for more information on these programs, or call us at 610-691-0041.