



MEMBER LINK

THE NEWSLETTER FOR MEMBERS OF
BETHLEHEM TEACHERS FEDERAL CREDIT UNION

Summer Edition
July 2010

42106-News-0710

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 24 educationally related groups and their families. For more than 70 years, we've 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.*

Congratulations 2010 Scholarship Winners!

We extend sincere congratulations to our three scholarship winners. The Bethlehem Teachers Federal Credit Union has granted a \$1000 scholarship to each of the following individuals:

Megan Billetz of Hellertown, a Saucon Valley High School Senior who will be attending East Stroudsburg University.

Lauren Eltringham of Bethlehem, a Freedom High School Senior who will be attending Penn State University.

Jordan Roman of Bethlehem, a Liberty High School Senior who will be attending Moravian College.

Congratulations to our
Scholarship Winners
pictured left to right:

Megan Billetz
Jordan Roman
Lauren Eltringham



Best wishes to these and all 2010 High School graduates!

May Flowers, E-Statements & The Iron Pigs- What a combination!

Throughout the month of May, we had many entries for our 75th Anniversary Garden which turned out to be a blooming success! Thanks to all who created a flower out of previously used paper. What a nice way to recycle! Flower contributors received an insulated, reusable lunch bag.

Any member who signed up for E-Statements through May 31st was automatically entered in a drawing to win \$75. Our winner was Carolina Velasquez. E-Statements are electronic versions of your account statements which means less use of paper which is good for the environment. You can access them through our Virtual Branch on line banking service. E-Statements are convenient and they're free!

During June, members could make a deposit and enter to win tickets to see the Iron Pigs! The winner will be announced during the first week of July on our website.

DIVIDEND NOTICE

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

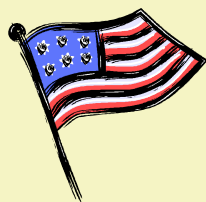
- ◆ Dividends are calculated using the Average Daily Balance Method.
- ◆ The July 1, 2010 dividend will be calculated on the balances in Share Accounts from April 1, 2010 through June 30, 2010.

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.

Holiday Closings

Independence Day Holiday
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010



Vacation Clubs

It's a good time to start your Vacation Club for 2011. Start saving now for next year's summer vacation.

Start your club now, make deposits throughout the year, and then the balance in your club will be disbursed to you in May of 2011.

For more information, call us at 610-691-0041 or stop by.

75th Anniversary Celebration Continues

We have some fun activities planned this summer as part our 75th Anniversary celebration. Check out what's coming up:

July: *Beat the Heat!* 75 years ago, on July 24th, 1935, the *Dust Bowl* heat wave reached its peak with temperatures over 100 degrees in middle America. When members visit the credit union on Friday July 23rd, between 1pm and 5pm, they'll receive a free ice pop while supplies last! Bring the kids and chill out!

August: Check out our members' *Little Companions*. We listened to you! Many members were interested in bringing us pictures of their pets during the Little Sweethearts promo. Now you can! Bring a picture of your pet to us during August and we'll post it on the bulletin board!

September: Give us your Words of Wisdom. We're asking our "Golden" members to give us advice! During September, share with us some worthwhile words of wisdom that over the years you have found to be valuable. Just complete the sentence: *Over the years, I've learned....* We'll post the entries on our website and in our office as we receive them. Then you'll have the opportunity to vote for your favorite piece of advice between October 1st through the 15th. For this activity, you're "Golden" if you're age 60 and better. All entrants will receive a small token of appreciation, but the winner will receive \$75.00! We'll announce the winner on International Credit Union Day, which is Thursday, October 21, 2010.

Call us at 610-691-0041 or log on to www.btcu.org for more details on any of these activities.

Vacation Skip A Pay Is Back!

Free up some cash this summer with Skip A Pay. Skip either your July or August loan payment and use the money the way you'd like!

Important: To skip your loan payment, you must sign up! Joint loans require both borrowers' signatures. Stop by to pick up a Skip A Pay form or visit our website at www.btcu.org. For more information, please call us at 610-691-0041.

Dorney Park/Wildwater Kingdom Tickets

Dorney Park and Wildwater Kingdom tickets are available to members at a discount! Before heading to the park, stop at the Credit Union and get Regular tickets at a discount for \$32.00 (gate price is \$41.99) or get Junior/Senior tickets for \$21.00 (gate price is \$22.99). The Junior/Senior ticket is for anyone under 48 inches tall or over 62 years of age. Tickets purchased at the Credit Union are non-refundable.

Call us at 610-691-0041 or log on to www.btcu.org for more details.