# MoneyMatters

Volume 5, Issue 48 Fall 2015

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CEO's Message

**BHCU Rates** 

In loving memory

#### 2015 Holiday Schedule

**Columbus Day** 

Monday, October 12th

**Veterans Day** 

Wednesday, November 11th

**Thanksgiving** 

Thursday, November 26th

**Christmas Eve** 

Thursday, December 24th CLOSING AT NOON

**Christmas Day** 

Friday, December 25th

### A Message from our CEO - Phil Travaglini

Over the next several months all of our members with a BHCU credit card or debit card will be receiving new "EMV" chip replacement cards. The new card will provide a level of security not currently provided. It's equipped with a computer chip as opposed to your current card which uses magnetic strip technology. This makes it extremely difficult to counterfeit.

Although not required to do so, your Board of Directors decided the prudent thing to do is to mass issue all credit and debit cards. Why this changeover? Keeping member's personal and financial information safe is one of our primary goals. Did you know that over half of all credit card fraud in the world takes place in the U.S., even though only about a quarter of all credit card transactions take place here? Providing these new credit and debit cards with the chip technology will make it more difficult if not impossible for fraudsters to produce counterfeit cards. We expect that this will significantly reduce the potential for fraudulent card activity against our members.

Additionally, if you travel oversees these are the only cards accepted by most foreign vendors. And remember, as a BHCU checking account owner you are already protected by IDProSelect in the event your financial identity is ever compromised. If you ever need assistance, it's only a phone call away.





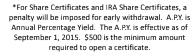
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### **New Certificate Rates!**

38 months	1.660 % A.R.Y.*
50 months	1.863 % A.P.Y.*
62 months	2.167 % A.P.Y.*
74 months	2.218 % A.R.Y.*
86 months	2.269 % A.P.Y.*
98 months	2.269 % A.P.Y.*



From Banking to Belonging™



Federally insured by NCUA.

### In loving memory of



Anna "Annie" Ferry BHCU employee for 43 years

September 5, 1927 to July 22, 2015



Darlene Ashbridge BHCU employee for 21 years

October 12, 1954 to September 7, 2015

## MoneyMatters

#### Contact Us: 888.595.2920 / 610.595.2929

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Title Clerk	Melissa Retzbach Ext. 314
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Branch Manager	Donna Reeves Ext. 350
Assistant Manager	Nancy McGinley Ext. 306
Office Operations	
Coordinator	Ryan Conte Ext. 329
MSR	Cindy King (Head Teller) Ext. 302 Danielle Thomas Ext. 303 Chrissi Palo Ext. 305 Erica Iacono Ext. 351
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TOLL FREE NUMBER: **1-888-595-2920** 

Monday - Thursday 9:00 am - 5:15 pm **Friday** 7:30 am – 5:15 pm **Saturday** 9:00 am – 12:00 pm **24-Hour Audio Teller** 610-595-2926 FAX: 610-595-2933

