

# Mon@y Matters

Volume 5, Issue 48

Fall 2015

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## 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

**BHCU**  
From Banking to Belonging™

[www.bhcu.org](http://www.bhcu.org)

## 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 overseas 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.



**\$50/\$50 Referral Bonus**

Refer friends or family for a new loan or checking account, and you'll each get \$50!\*

**How it works:**

Refer a new member<sup>1</sup> who:

1. Opens up a new checking account<sup>2</sup>
- OR
2. Obtains a new loan of \$5,000 or more<sup>3</sup>

**Refer as many new members as you like and you can earn \$50 for each referral meeting the requirements listed.**

<sup>1</sup>Membership eligibility is required. A share (savings) account must be opened to become a member. BHCU will deposit the first \$5 into share (savings) to open the account.  
<sup>2</sup>Checking account must include e-statements, direct deposit of a minimum of \$500 monthly, a debit card, and must stay active for 3 months. Direct deposit must be set up within 30 days of account opening. \$50 will be credited to both the new and referring member's BHCU share account up to 30 days after required activity is complete.  
<sup>3</sup>New loan approval will be determined by credit worthiness. Minimum new loan amount of \$5,000 is required for \$50 bonus. All loans must be finalized within 30 days of referral. \$50 will be credited to both the new and referring member's BHCU share account up to 30 days after loan funding.  
<sup>4</sup>Program is subject to change or termination without notice.

Federally insured by NCUA

# New Certificate Rates!

|                  |                        |
|------------------|------------------------|
| <b>38 months</b> | <b>1.660 % A.P.Y.*</b> |
| <b>50 months</b> | <b>1.863 % A.P.Y.*</b> |
| <b>62 months</b> | <b>2.167 % A.P.Y.*</b> |
| <b>74 months</b> | <b>2.218 % A.P.Y.*</b> |
| <b>86 months</b> | <b>2.269 % A.P.Y.*</b> |
| <b>98 months</b> | <b>2.269 % A.P.Y.*</b> |



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\*For Share Certificates and IRA Share Certificates, a penalty will be imposed for early withdrawal. A.P.Y. is Annual Percentage Yield. The A.P.Y. is effective as of September 1, 2015. \$500 is the minimum amount required to open a certificate.

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**

**EXECUTIVE STAFF**

- CEO Phil Travaglini ..... Ext. 313
- CLO Gary Golden ..... Ext. 317
- EVP Cheryl Altieri ..... Ext. 320

**LENDING DEPARTMENT**

- Loan Processor Chrissy Innis ..... Ext. 309
- Melanie Hornbrook ..... Ext. 308
- Title Clerk Melissa Retzbach ..... Ext. 314

**OPERATIONS**

- Assistant Vice President/  
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
- Visa Co-Ordinator/MSR Debbie McNeil ..... Ext. 300

**COLLECTIONS**

**CONTROLLER**

**STAFF ACCOUNTANT**

**FINANCIAL ADVISOR/  
LPL FINANCIAL**

- Kim Kolesar ..... Ext. 311
- Edward Biernacki ..... Ext. 312
- Janet Moritz ..... Ext. 315
- Toneshia Morris ..... Ext. 321
- Joe Silva ..... Ext. 319



From Banking to Belonging™

*The Only Credit Union Exclusively Serving Delaware County, PA*

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**www.bhcu.org | 610-595-2929**

**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



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