

April is National Credit Union Youth Month!

The theme for this year's Youth Month is "*The Science of Saving.*" To celebrate, we have some cool Science related activities planned for our young members.

During the month of April, kids who are 18 and under can open an account or make a deposit to receive a *Fun Science Saving Kit* and a mystery *Science of Saving Test Tube*.

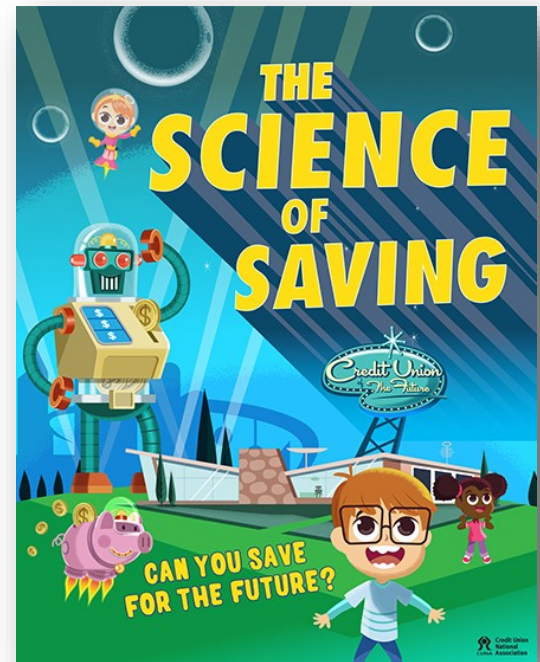
The Fun Science Saving Kit contains directions and components for a cool science experiment. Then, young members can post a pic of the completed experiment on our Facebook page for all to see.

Choose a test tube, then, look inside to see what you've won. Test tube prizes include cash deposits to an account up to \$20 and also \$5 gift cards to local retailers.

When kids make a deposit, they can also enter to win a family 4 pack to the DaVinci Science Center. The winner will be chosen May 1st.

One test tube and science kit per member please! Check our website for more details!

The science in the theme is not science fiction – research shows that when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier.



CALENDAR NOTES

April is Youth Month!!!

Scholarship Applications Due
Monday, April 30, 2018

Holiday Closings

Memorial Day
Monday, May 28, 2018

Independence Day
Wednesday, July 4, 2018

Looking for a New Car? Look to Bethlehem 1st for a Loan

If you're thinking about a new car, Bethlehem 1st Federal Credit Union can help with a car loan. Before you head out to the dealer, talk to us first—we'll help you get your financing set up quickly and easily. You can even get pre-approved before you shop!

Plus, for your convenience, you can apply online: simply visit our website and click on the **Loan App** tab.

Whether you buy new or used, we have a car loan for you!



2018 Scholarship Program

We are offering three \$1,000 scholarships to young members who are High School Seniors and are entering an institution of higher learning in the Fall of 2018.

Applications will be accepted until April 30, 2018 and are available at the Credit Union or on our website. Do you know someone who is not a member but would like to apply for a scholarship? No Problem! They can join the Credit Union and then apply for a scholarship. (Membership eligibility rules apply.)

For more information, call us or visit our website: www.beth1st.org.

Fast Fact: Regulation D

Federal regulations require credit unions, as well as banks, to limit the way withdrawals may be made from a savings/money market account.

Regulation D limits the number of transfers and electronic payments from a savings or money market account to a maximum of six (6) per month or statement cycle from the following categories:

- Preauthorized transfers, including overdraft protection
- Telephone transfers
- Electronic transfers, including online transfers
- ACH transactions

You are not limited to the number of transactions you make on your share savings account in person.

Vacation Club Disbursement

Club disbursements will occur on May 31, 2018.

If you received a disbursement last year, it will be disbursed in the same manner this year.

If you would like to stop or change the method of your disbursement, please call the Credit Union at 610-691-0041.



2317 Easton Avenue, Bethlehem, PA 18017
Phone: 610.691.0041 Fax: 610.691.8624
Website: www.beth1st.org

Hours: Monday, Tuesday, Wednesday, Friday
9:00 a.m. - 5:00 p.m.
Thursday
9:00 a.m. - 6:00 p.m.