

MEMBER LINK



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The Newsletter for Members of
Bethlehem 1st Federal Credit Union

Fall Edition
October 2018

Debit Card Improvements!

Bethlehem 1st Debit Cards are changing! We are enhancing our Visa Debit Card program and members are reaping the benefits.

Members now have the ability to select a PIN (personal identification number) on new Debit Cards and can change the PIN on an existing card. Forgot your PIN? No problem—just call 1-800-757-9848 and follow the prompts. (Be sure to have your Debit Card handy when you call).

Plus, we are upgrading to Debit EMV/Chip Cards for more secure transactions. Joint account holders will no longer share the same debit card number. Each member will have a unique debit card number. Using your new chip card in a chip-enabled terminal creates unique data for that transaction, providing an extra layer of protection for your account. Your new chip card brings this additional security at no cost to you.

Check our website for more information on our enhanced Debit Cards!



Join us for the Annual Meeting!

Bethlehem 1st Federal Credit Union's Annual Meeting will be held at Iacocca Hall, Lehigh University.

Date: Saturday, November 17, 2018

Meeting: 9:00 am, Breakfast: 8:30 am

All members are welcome to attend. Registration will take place from 8:00 am to 8:30 am. At 8:30 attendees will be served a hot breakfast. There is a small reservation fee for the breakfast of **\$6.00** per person. The meeting then takes place after breakfast and lasts about an hour.

Reservations are required; **please reserve by November 5, 2018**. To make your reservations, call us at 610-691-0041 or email us at service@beth1st.org.

Holiday Club Disbursement

Holiday Club disbursements will occur on October 31, 2018.

The balance of your Club Account will be transferred to your Share Account. If you requested a check last year, you will receive a check this year.

To request a change in the method of disbursement of your Holiday Club funds, please call the Credit Union office at 610-691-0041.



CALENDAR NOTES**Holiday Closings****Columbus Day**

October 8, 2018

Veterans' Day (observed)

November 12, 2018

Thanksgiving Day

November 22, 2018

Christmas Eve

December 24, 2018

Close at 1:00 pm

Christmas Day

December 25, 2018

New Year's Eve

December 31, 2018

Close at 1:00pm

New Year's Holiday

January 1, 2019

Give a Visa Gift Card!

Make holiday gift giving easy with a Visa Gift Card from Bethlehem 1st.

Choose from several seasonal gift card designs. Our Visa Gift Cards are available for purchase by members, but can be given to anyone.

**New Features on Mobile Banking**

Mobile Banking users may have noticed some recent upgrades to our TouchBanking mobile banking app. Now, users have the ability to see "Pending" transactions. These are transactions, such as an incoming deposit, that have been entered but have not completed processing. These transactions will be marked as "Pending" in the Transaction History.

Another feature is improved loan account details within the smartphone app. Now view the *Minimum Amount Due* and *Due Date* for your loan.

Those details will now display in the *Transaction History* and on the *Transfers* flow.

For more information, visit us at www.beth1st.org.

New Money Market Shares Account Product Coming Soon!

Our new Money Market Shares Account will be offered in January 2019. This product has some exciting features:

- ◆ Higher yield on savings for members (minimum balance requirements apply)
- ◆ Tiered rates based on balances
- ◆ Convenience of clearing up to 6 drafts monthly
- ◆ Online and Mobile access

The Money Market Shares Account will be available in January.

Check our website for complete details and updates.

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 Phone: 610.691.0041 Fax: 610.691.8624
 Website: www.beth1st.org

Hours: Monday, Tuesday, Wednesday, Friday
 9:00 am. - 5:00 pm
 Thursday
 9:00 am - 6:00 pm