

MEMBER LINK

The Newsletter for Members of **Bethlehem 1st Federal Credit Union**

Spring Edition
April 2020

Home Sweet Home Equity Loan!

Let the equity in your home sweeten your plans this Spring!

Get a Home Equity Loan to remodel your kitchen, revitalize the master bath or take the plunge and add a pool! You can use it to consolidate bills, take a vacation or pay education expenses.

Bethlehem 1st offers fixed term Home Equity Loans as well as Home Equity Lines of Credit. We'll guide you to which would work best for you to fit your needs.

Call us at 610-691-0041 to discuss our flexible home equity loan options.



APRIL IS NATIONAL CREDIT UNION YOUTH MONTH!

This April, celebrate National Credit Union Youth Month with our 2020 theme: "Money Magic! Share, Spend and Save at your Credit Union."

Throughout April, we are encouraging young members to embrace Money Magic with healthy habits and common financial concepts like:

- Saving
- Spending
- Sharing via Charitable giving

Join us for fun Money Magic giveaways during the month of April!

To find out more about our Youth Month celebration and how young members can win a \$100.00 to save, plus \$25.00 to share with their favorite charity, visit our website and our Facebook page.

Be part of National Credit Youth Month and experience Money Magic!



Live on the Go Bank on the Go

Our mobile banking app puts the highest priority on security and usability.

It's ready to fit seamlessly into your life and into your hands.



- **Secure for worry-free transactions**

Manage funds, check your balances, or pay your bills with the app.

- **Convenient for your busy schedule**

Your money is at your fingertips, whether at home, at work, or on the go.

- **Easy to use for everyone**

The app is intuitive and clear, no matter your level of comfort with technology.

For more information on how to download our mobile banking app, visit us at www.beth1st.org.

We will be closed in observance of Memorial Day
Monday, May 25, 2020

Why Limit Transfers?

Answer: Reg 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 Time = Vacation Club Time!

Club disbursements will occur on May 29, 2020.

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.