

# MEMBER LINK



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

Fall Edition  
October 2022

## Holiday Shopping? Use Your Visa Credit Card!

Holiday spending time is right around the corner. Whether you are shopping at the mall or buying gifts online, put your Bethlehem 1st Federal Credit Union Visa credit card to use.

Our low rates make it a smart choice when paying for those holiday purchases. For more information, call us at 610-691-0041 or visit our website at [www.beth1st.org](http://www.beth1st.org).



## Join us for the Annual Meeting

Bethlehem 1st Federal Credit Union's Annual Meeting will be held virtually.

**Annual Meeting Date: Wednesday, November 9, 2022 at 6:00 pm**

All members are welcome to attend. Registration is required to attend and will take place from October 25th through November 5th. To register for this virtual event, please email us at [service@beth1st.org](mailto:service@beth1st.org). We will then send a link for you to join the meeting.

Any updates or information pertaining to the Annual Meeting will be posted on our website.

## Be Cautious of Scams!

According to the FTC, there are some ways you can avoid being scammed.

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them via a trusted website or phone number.

Resist the pressure to act immediately—scammers like to pressure you. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

Remember to stay alert and stay safe from scammers.



### Holiday Hope Chest

The Holiday Hope Chest program has become somewhat of a tradition here at the Credit Union.

This program provides local under privileged children with a giftwrapped shoe box containing items such as art supplies, hats, gloves, playing cards, and small games. Donations for the Hope Chest will be accepted at the Credit Union now through November 18, 2022.

### Give a Visa Gift Card!

Not sure what size, what color or even what to buy? Make holiday gift giving easy with a Visa Gift Card from Bethlehem 1st. Visa Gift Cards are available for purchase by members, but can be given to anyone.

### Mobile Deposit Reminder

If you use our Remote Deposit Capture service, please remember to endorse your deposited items correctly by signing the back and then adding: *For b1fcu mobile deposit only.*

Also be sure to only deposit items payable to you and/or your joint account holder. Following the rules will help to avoid rejected deposits and ensure a smooth mobile experience.

**Don't have Remote Deposit Capture?** Simply visit our website and download a Remote Deposit Application. Once you have returned the signed application, the approval process usually takes less than 24 hours.

### CALENDAR NOTES

#### Holiday Closings

#### Columbus Day

October 10, 2022

#### Veterans' Day

November 11, 2022

#### Thanksgiving Day

November 24, 2022

#### Christmas Holiday

December 26, 2022  
(observed)

#### New Year's Holiday

January 2, 2023  
(observed)

### Holiday Club Disbursement

Holiday Club disbursements will occur on October 31, 2022.



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, please call the Credit Union at 610-691-0041.