

# Belco Connections

A publication for members of Belco Community Credit Union.

Spring 2018

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**BELCO**  
COMMUNITY CREDIT UNION  
*Because life is for living.*

Member NCUA





## Amey's Corner

Our mission is to meet the financial service needs of every member and the communities we serve with competitive products and services. The Belco Gold Star Experience pledge continues to be our commitment to quality for our members. A top priority for Belco is ensuring that interactions in person, by phone or while using home banking are meeting member expectations. Our delivery of the Gold Star Experience is measured through our annual member satisfaction survey. Based on member feedback from this survey, we report back to the membership on how we are doing.

In 2017, a sampling of members received a survey by mail, or were emailed a survey link from which the member loyalty index (MLI) is calculated. The MLI has four components – member satisfaction, member's willingness to open future loan and deposit accounts, and the likelihood of a member to recommend Belco to family/friends – that make up the total score, measuring member engagement and overall satisfaction with the credit union.

We are proud to share the results of the 2017 survey. Our MLI has reached 60, which is our highest level over the last five years. We exceeded the MLI of our peer credit unions, which is 57. At Belco, we will continue to strive to reach the high performing credit union level of 67. We pledge to do this by meeting and exceeding your expectations of the best member experience.

In 2018, we are investing in our call center staffing, transforming our physical branches and enhancing our online loan and member application systems. Each of these initiatives is an investment in the member experience. It is our goal to make doing transactions and interacting with the credit union seamless. Members can expect to complete transactions by phone, in person, online or using a mobile device with ease. The level of service, regardless of how one chooses to do business, will be a Gold Star Experience.

We thank each member for continued engagement with our credit union. We encourage referrals of family and friends to keep new membership and our credit union growing. Because a credit union is a cooperative, all members share in the economic value being generated by our business model. We consider it a privilege to continue to meet the financial product and service needs of all members in the coming year.

Sincerely,

Amey R. Sgrignoli  
President/CEO

**We thank  
each member  
for continued  
engagement with  
our credit union.**

# Member Bulletin Board

## Holiday Closings:

*Memorial Day* – Monday, May 28, 2018

*Independence Day* – Wednesday,  
July 4, 2018



*A group of Belco employees recently volunteered at Project Share in Carlisle, where they helped to package donated food for distribution. Project Share helps to feed more than 1,000 area families each month through food drives and corporate and community donations.*

• Any **former CFCU members who have not yet received Belco checks** are encouraged to call or stop by any branch to place your order. Upon request, you will receive a free box of basic checks. If you order checks from a third party, please call us at 800-642-4482.

• Congratulations to all of the winners in our **annual scholarship essay contest**. The following students received a **\$1,000 scholarship** towards their continuing education: Nicholas Dintino of Westminster, MD, Nathan Smyers of Carlisle, Jenna Bittinger of Lewisberry,

Taryana Peterson of Harrisburg, and Meghan Freed of York.

• Congratulations to **Belco President/CEO Amey Sgrignoli** on her recent appointment to the Cumberland Area Economic Development Corporation (CAEDC) Board of Directors. The CAEDC is responsible for providing economic development and tourism promotion services to the Cumberland Valley, which includes Cumberland County and the Southcentral PA region.

• Belco teamed up with ten area hospitals to **welcome the first baby of the New Year** in those areas. Belco provided a gift basket and a \$50 gift certificate towards a new account opening for the parents of the first baby born in the new year at the following hospitals: UPMC Pinnacle Harrisburg; UPMC Pinnacle Lititz; UPMC Pinnacle Carlisle; UPMC Pinnacle Memorial of York; UPMC Pinnacle Hanover; Women's & Babies Hospital – Lancaster General Health; WellSpan Gettysburg Hospital; WellSpan Good Samaritan Hospital of Lebanon; Penn State Health Milton S. Hershey Medical Center; Geisinger Holy Spirit Hospital of Camp Hill.

## **BELCO IN THE COMMUNITY:**

• **Saturday, May 5 – Community Day & Garden Faire.** Held in downtown New Cumberland from 9-3, the event features arts and crafts vendors, plant and

*("Member Bulletin Board" continued on page 4)*

# Attend a Seminar on Social Security & Your Retirement

*A message from Belco Retirement & Investment Services*

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But many individuals don't realize there are options to consider when it comes to collecting Social Security. The decisions you make now could help you get more out of your benefits. *Are you looking for more information about how to make the most of your Social Security benefits?*

**Join us for an educational seminar on Social Security & Your Retirement to be held on Tuesday, May 8, 2018 at 6pm at Radisson Hotel Harrisburg, 1150 Camp Hill Bypass, Camp Hill, PA 17011.**

Your plans for drawing Social Security are a critical financial decision, and if you know the rules of the road, it can make a big difference in the success of your retirement journey. Whether it's the timing of starting Social Security, or options for you and your spouse to coordinate your income plans, the path you follow could help you get the most out of your benefits. This seminar will address these issues and answer more of your questions:

- What are the rules for collecting your Social Security benefits?
- How can spouses coordinate their benefits and possibly receive more?
- Are there different routes to take that could potentially increase your benefit amount?



- How can Social Security fit within your overall retirement income plan?

This no-cost, no-obligation seminar is **hosted by Belco Retirement & Investment Services** at Belco Community Credit Union. **For more information or to reserve your place, call 717-720-6220.** Space is limited, so make your reservations today.

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*(“Member Bulletin Board” continued from page 2)*

produce vendors, food and entertainment.

• **Thursday, May 17 – SACA Fiesta.**

Friends and supporters of the Spanish American Civic Association come together and celebrate the organization’s work in Lancaster’s Latino community. The event’s trademark is its spread of Latino foods, including dishes from Puerto Rico, Mexico, Cuba, the Dominican Republic, Ecuador and Peru.

• **Sunday, June 3 - Harrisburg Senators.**

Join us for Mission Central/Faith Day at the ballpark, as the Senators take on Portland at 3:30 p.m. Stop by the Belco table on the concourse to spin the prize wheel. More information coming soon on a donation drive collection at the game. Check [www.belco.org/calendar-of-events](http://www.belco.org/calendar-of-events) for details.

• **Friday & Saturday, June 15-16 – Newville Fountain Festival.** The two-day event in downtown Newville features a parade, porch decorating contest and dance on Friday evening, followed by a full day of crafts, food and live entertainment on Saturday.

• **Thursday, June 21 – Jubilee Day.** Held in downtown Mechanicsburg, this is the largest one-day street fair in the U.S.! Stop by to spin our prize wheel and enter our prize drawing.



*Belco employees recently raised \$1,000 for Carlisle C.A.R.E.S. through their annual “Souper Bowl” cook-off and bake sale. Serving Cumberland County since 2004, Carlisle C.A.R.E.S. offers year-round shelter to as many as 60 homeless individuals and families each night.*

## Member Financial Management Program Celebrates 30 Years of Success

In April 1998, Belco first made financial planning services available to its members through a partnership with CUNA Brokerage Services. Over the last 30 years, the program has continued to grow, and now serves more than 2,300 members and manages nearly \$200 million.

The program – **rebranded as Belco Retirement & Investment Services in 2014** – provides **investment, retirement and wealth management services to the credit union’s members**. This personal financial management services helps members identify their major financial goals, analyze their current financial situation, and recommend strategies to help them achieve financial security.

Members are served by **two full-time financial advisors**, Eric Pasquini and Jessica Aquiler, who can assist members with:

- Financial Planning
- Comprehensive Financial Guidance
- Tax-advantaged Investment Planning
- Wealth Preservation
- Retirement Planning
- Education Funding



**Eric S. Pasquini**  
*CRPC*  
*Financial Advisor*



**Jessica Aquiler**  
*Financial Advisor*

Your advisor will help you make **sound financial decisions** consistent with your comfort level, investment timeline and goals, and will periodically review your situation and make adjustments as needed. It just makes sense - as your life changes, so do your financial needs, and your advisor will be here for you **at every stage of your life**.

**Eric Pasquini & Jessica Aquiler @ Belco Retirement & Investment Services reached at 717-720-6220.** Schedule your no-cost, no-obligation consultation today.



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# SHERPA® Identity Protection Services

Leading your personal information safely through the digital world.

Today's landscape can be a daunting place for your identity. Fortunately, **SHERPA Identity Protection** can guide you through it, giving you the peace of mind and confidence you need to go about business as usual.

Using top protection technology, **SHERPA equips you with the tools and guidance to help protect your personal information.** While no product can prevent identity theft, SHERPA provides **proactive monitoring** to quickly identify fraudulent activity and put you on the right path forward should your information be compromised.

With Belco and SHERPA® by your side, **your identity is protected through a combination of services** that includes:

- ✓ Ongoing credit monitoring and alerts
- ✓ 24/7 internet surveillance, social security number trace
- ✓ Full service identity restoration
- ✓ Lost wallet protection
- ✓ Plus, no charge identity theft protection insurance—out of pocket reimbursement up to \$1 million and no deductible!
- ✓ Additional services available dependent up on protection level selected.

You need someone looking out for you and your best interest. Choose SHERPA and its enhanced identity theft protection to lead the way. **For more information, visit [www.belco.org](http://www.belco.org)** and look for the SHERPA link in the middle of the homepage.



## Belco Cultivating Future Leaders with JLT Program

Belco recently celebrated the **graduation of its inaugural Junior Leadership Team (JLT)**. This group of young professionals embarked upon a professional development curriculum over the last two-plus years. The program is focused to **leadership development, servant leadership, corporate social responsibility and financial management**. Each member of the group also completed the Judge Bradley Leadership School sponsored by the Pennsylvania Credit Union Association. In addition, the JLT members honed their strategic planning skills by completing several project-based assignments for the credit union.

“The group’s hard work and dedication brought them together as a high performing team and created a challenging learning environment,” said Amey Sgrignoli, Belco President/CEO. “It is exciting to see the transition that took place with each individual over the course of the program. Each young professional is coming away from the experience with a better understanding of leadership, and is ready to advance in their careers when opportunities arise. We are pleased to celebrate their completion of the program, and look forward to identifying and beginning another class of JLT in 2019.”



*The 2018 JLT graduating class (pictured left to right) Melissa Yurko, Courtney Whalen, Kate Servansky, Katelyn Thompson, Shanna Castle and Tom Kissinger.*

### Did You Know...

In 1971, American astronaut Alan Shepard, Jr. became the first – and only – person to play golf anywhere other than Earth, after he used a makeshift six-iron he smuggled on board Apollo 14 and hit two golf balls on the lunar surface. A local club pro in Houston connected the head of a six-iron to the shaft of a piece of rock collecting equipment, which Shepard cleverly covered with a sock so it wouldn’t be discovered before launch.

Source: <https://www.pga.com/news/golf-buzz>

# Succeed after College with Student Loan Refinancing

As a recent college graduate, you may be looking for a way to **consolidate and refinance one or more student loans** into a single loan that could potentially lower your interest rate and monthly payment. Belco's **Student Loan Refinancing** program – powered by Lendkey – could be the solution you're looking for.

**The benefits of our program include:**

- ✓ **Competitive Interest Rates** – We can help you replace those high interest rates with one that better fits your budget and lifestyle.
- ✓ **Simplified Finances** – With one easy monthly payment, you won't need to keep track of multiple bills.
- ✓ **Flexible Rates & Terms** – Pay your loan off quickly, or keep your monthly payments as low as possible...the choice is yours.
- ✓ **Interest-Only or Level Repayment Options Available**
- ✓ **Borrow What You Need** – Refinance up to \$125,000 in undergraduate student loan debt or \$250,000 in graduate debt.
- ✓ **Interest Rate Reduction** – Set up recurring monthly payments and enjoy a reduced interest rate.
- ✓ **15 Minutes & Done** – Complete your entire application in under 15 minutes.

To learn more and apply, visit  
[partner.lendkey.com/belco/refinance](http://partner.lendkey.com/belco/refinance).



# Go Fetch a Great Checking Rate!

*Earn 3.00% APY<sup>1</sup> with Cha-Ching! Checking*

You work hard for your money. Now make it work just as hard for you, with our **Cha-Ching! Checking account**, available exclusively as

**Part of the  
SmartMoney  
Package**

part of the SmartMoney Package  
(*must meet package requirements*).

You'll earn an unheard of **3.00% APY<sup>1</sup> on balances from \$1,000 to \$10,000**, plus enjoy special perks like

loan discounts and a certificate rate bonus.

Imagine getting the most for your hard-earned money. It really can happen when you **make the switch to Cha-Ching! Checking** at Belco.

*Ask about the SmartMoney Package  
today at any Belco office,  
or learn more at [www.belco.org](http://www.belco.org).*

<sup>1</sup>APY=Annual Percentage Yield. Available on balances from \$1,000-\$10,000 when account requirements are met. \$1,000 minimum balance required to earn interest. If monthly requirements are not met, interest rate drops to current Basic Checking rate. Requires enrollment in SmartMoney Package. Rate subject to change without notice; offer may be withdrawn at any time. Available for personal accounts only. Additional restrictions may apply.



# Financial Advisor Recognized for Leadership

## *Aquiler Receives Woman of Distinction Honors*

Jessica L. Aquiler, financial advisor with CUNA Brokerage Services, located at Belco Community Credit Union, has been recognized by her peers as a Woman of Distinction. The honor recognizes **female financial advisors for their superior performance and extraordinary efforts in promoting financial security.**



The Woman of Distinction recognition is presented by CUNA Brokerage Services, Inc. (CBSI) to top female advisors across the broker-dealer operation. Candidates are nominated by industry peers and selections are based on criteria including annual performance metrics and quality of service to clients.

As part of her recognition as a Woman of Distinction, Aquiler will participate in a **national mentoring program** where she will mentor and develop resources for female advisors who are new to the industry.

Aquiler is a registered representative of CBSI – the leading broker-dealer serving the credit union marketplace – which partners with credit unions to operate programs dedicated to bringing members quality, personalized financial products and services. Services include retirement planning, financial management, insurance and wealth management.

“This is a significant achievement for financial advisors with CUNA Mutual Group,” said Amey Sgrignoli, Belco President/CEO. “Belco is proud of Jessica and the relationship we have with CUNA Brokerage Services, Inc.”

**For a no-cost, no-obligation consultation with Jessica Aquiler, call (717) 720-6220.**

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## Did You Know...

**Memorial Day was originally called Decoration Day. To honor the deceased, soldiers would decorate graves of their fallen comrades with flowers, flags and wreaths. Although Memorial Day became its official title in the 1880s, the holiday wouldn't legally become Memorial Day until 1967.**

Source: <http://time.com/110697/memorial-day-facts/>

## In Their Own Words...

Belco members are speaking out! We love to hear about our members' positive experiences and outstanding service provided by Belco employees. If you have a **story you would like to share with us**, please email us at [marketing@belco.org](mailto:marketing@belco.org).

This time around, it's the **team from our Big Spring branch** getting some love from Belco members:

*"I love the staff at the Big Spring branch; Kathy, Andrea, Cheryl, and the rest of the gang are always so helpful. I would highly recommend banking with Belco! Cheers!"*

- Megan S., member of 8 years

*"Anytime I stop in to do a transaction or ask questions, I always receive the BEST customer service from Kathy Keiser at the Big Spring branch. It is clear that she goes above and beyond for customers and always has a smile on her face no matter what day or time you stop in. She is the epitome of a hard worker and I always look forward to seeing her. Thank you, Kathy! Keep up the good work, we appreciate you! Also, Cheryl Reese is just as amazing! Thanks ladies, keep up the good work!"*

- D. Gibson, member of 10 years

