

Not Just Anyone Can Join Bethlehem Teachers Federal Credit Union.

But, if you are an employee of one of our Select Employee Groups or a student in one of our Student Groups, you can! Plus, your family members are eligible to join, too.

Safe. Strong. Dedicated.

Bethlehem Teachers Federal Credit Union is a full service financial institution. As a not for profit and member owned organization, our focus is on our members. That means we're dedicated to ensuring strong financial performance. That's how we bring better rates, superior products and services to members in a safe and secure, professional environment.

- Full Array of Financial Products
- Competitive Rates on Deposits
- Minimal or No Fees on Most Services
- Competitive Loan Rates and Terms
- Federally Insured Deposits

Membership Is Easy

To join the credit union, you simply open a Share Account. This is your share in the credit union. Deposit and maintain as little as \$10.00 in the account and you can enjoy all of the benefits of membership!

As a full service credit union, we offer all of the deposit accounts, loan products and convenience services that you want in a financial institution.

Deposit Accounts

Savings and Investments

- Regular Share Savings
- Share Certificates
- Holiday and Vacation Clubs
- IRAs (Individual Retirement Accounts)
- Education Savings Accounts

Share Draft Checking Account

- NO Monthly Service Charges
- NO Minimum Balance
- NO Per-Check Charges
- FREE First Order of Checks*
- 24-hour Bank-by-Phone (Audio Response)
- Overdraft Protection from Savings
- VISA Check Card
- Direct Deposit/Payroll Deduction Available

*some restrictions apply

Loans

- Personal Loans
- Overdraft Lines of Credit
- Pledged Share Loans
- New and Used Vehicle Loans
- Home Equity Loans
- Home Equity Lines of Credit
- First Mortgages
- Visa Credit Cards

Convenience Services

- American Express Travelers Cheques
- Western Union Quick Cash
- Foreign Currency Services
- Audio Response 24-Hour Phone Access
- Money Orders
- Wire Transfers
- Visa Check Card
- MEMBERS Financial Network
- Virtual Branch On-Line Banking
- Electronic Bill Payment Service

We also have a Scholarship Program and offer Student Loans to assist young members who wish to further their education.

Bethlehem Teachers Federal Credit Union was started in 1935 by a group of high school teachers. Today, the Credit Union serves a wide range of educationally focused groups including school districts, child care facilities, and non-profit organizations. We also serve several student groups in our local high schools.

For a complete list of eligible membership groups, visit us at www.btcu.org.

Belong... Because You Can.

