

FINANCIAL BEAT

Published for Members of the Baltimore County Employees Federal Credit Union



Join us for a
FREE Member
Workshop:
**The Home Borrowing
Process Revealed!**

Wednesday, April 26, 2017, 4:30pm to 6:30pm
Loan Department Lobby, 23 W. Susquehanna Ave., Towson, MD 21204

Are you thinking about purchasing or refinancing a home? It's not hard to be overwhelmed by all the different Mortgage lenders and financing options available. Our member workshop provides detailed information about the programs we offer, so you can make an informed decision on the loan best suited to your needs. At the Credit Union, you'll enjoy peace of mind knowing we're with you through the entire process— from pre-qualification, to approval and finally closing.

For example, Sharon Jones, a long-time credit union member, attended our workshop last October. She was renting while searching for a home of her own. Frustrated with outside lenders, Sharon turned to her credit union for help.

"The Credit Union has always been there for me when I've needed an auto loan or personal loan." "I know I can trust them to guide me through the complicated process of a mortgage," she said. We are pleased to have helped make her dream of home ownership a reality.

Workshop attendees will learn about the different Home Loan Options, including **First Mortgages, Home Equity Loans and Home Equity & Residential Investment Property Loans**. We'll even give you money-saving tips about our **Vehicle Lending Program**. Light food and refreshments will be provided. **Space is limited, so register online at www.bcefcu.com today!**

Workshop attendees who close a Credit Union Home or Auto Loan by August 31, 2017, will receive a \$100 VISA Gift Card upon completing documents.



Mark your calendar for
Shred Day 2017!

**Saturday, April 29th
from 9am – 12 noon**

**Seven Oaks Senior Center Parking Lot
9210 Seven Courts Drive,
Baltimore, MD 21236**

We are co-sponsoring a FREE Shred Day in cooperation with the Baltimore County Department of Aging at the Seven Oaks Senior Center. This is a great opportunity to **properly dispose of personal and confidential documents** and better protect your privacy!

We anticipate another large turn-out so please know that every effort will be made to accommodate four eight five zero all patrons.

Please limit the total amount of items to **FOUR** boxes of personal documents. Recyclables such as books, newspapers or magazines are **NOT** permitted.

For event details and a list of other items not acceptable for shredding, visit the "What's New" section of www.bcefcu.com.

REMINDERS...



Privacy Notice

Protecting your privacy is very important to us! The Credit Union's privacy policy has not changed and explains the types of information we collect and disclose in the normal course of business operations. For complete details, visit www.bcefcu.com and click on "Privacy Statement" in the blue toolbar at the bottom of the homepage. If you wish to receive a copy by mail, please call Member Services at 410-828-4730 or send us a request through the "Contact Us" page of our website.



Allpoint

Allpoint ATMs

We've partnered with Allpoint, America's largest no-surcharge ATM Network to offer you over 55,000 surcharge-free ATMs across the country. There are no sign-up fees or forms to fill out. Just look for the Allpoint logo on the ATM. For a zip code locator or to three five two four download their free app to your Smartphone, visit www.bcefcu.com and click on the green Allpoint banner.

EXPERIENCE THE CREDIT UNION

Car-Buying Advantage!

When you're ready to purchase a vehicle, we've got great rates with low or no down payment for New or Used Vehicles, including motorcycles. And, when you choose us, you get more than simply low-rate financing!

We encourage you to apply for a **Pre-Approval** before you go car shopping. This allows you to shop for the vehicle you want while staying true to your budget.

Not interested in haggling over price? We offer *Car-Buying Services* with low pre-negotiated prices.

Do you have an auto loan with another lender? *Refinancing options* have helped many members by lowering their monthly payment and reducing their term and interest rate—saving them money in the long run.

Have you overpaid for dealer insurance products before? We'll make protecting your vehicle investment more affordable with low-cost GAP (*Guaranteed Auto Protection*) insurance, *Mechanical Breakdown Protection* and *Debt Protection*.



Talk with a Loan Counselor today, and when you're ready, apply in-person or at www.bcefcu.com!

Credit Union Night!

Leidos Field at Ripken Stadium
Saturday, August 12, 2017



Come out and enjoy a night of exciting Aberdeen Ironbirds baseball with us! This special event includes a plentiful food buffet, free parking and dazzling fireworks for only **\$20.00 per person—a \$20 savings!** Up to 200 tickets will be

sold (six ticket limit per member household.) Look for more event details on our website in late **May 2017** under "What's New." Ticket reservations begin on **Wednesday, June 7th** at the Credit Union Teller Windows.

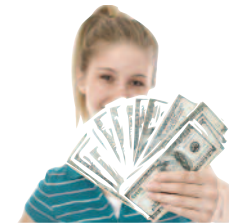


April is designated as "Financial Literacy" Month & "National Credit Union Youth" Month!

One of the founding principles of all Credit Unions is to promote Financial Literacy. Knowledge is very important in successful money management. Balancing a checkbook, developing a household budget and planning for the future are all key elements to becoming financially stable.

These valuable skills are important for all ages, especially young members. Here's some tips to help you teach your children good savings and spending habits for a healthy financial life.

Open a Credit Union Savings Account for all the children in your family. We have custodial accounts as well as the **Looney Tunes Kid's Savings Club** accounts for children ages 6-12. Kids enjoy saving money with special "Bugs Bunny and Taz" deposit & withdrawal slips and Quarter Holders.



Our **Teen Checking Account** is ideal for young adults ages 13 to 17 (along with a parent/guardian joint owner on the account). Your teen can have their own debit card and FREE Online Banking/Mobile Banking options to help prepare them for adulthood. Applications are available at www.bcefcu.com.

Each year we offer a **Scholarship Awards Program** from January through March for first-time or returning college students. Applicants have the opportunity to win one of five \$1,000 awards by writing an essay on a specific topic and completing the application packet. Students need to be a member of the Credit Union by November 1, 2017, to qualify for the 2018 program.

Did you know we offer the **Smart Option Student Loan through Sallie Mae** to help you pay for college expenses not covered by grants, federal loans or scholarships? Choose from three repayment options to fit your specific circumstances and you won't have to worry about paying any origination fees or pre-payment penalties. For complete details on Student Loans, visit www.bcefcu.com.

It's never too early to teach your children about money and how to manage it wisely. Your Credit Union is the perfect partner to guide your children on the right path to financial security. Visit our lobby displays and "Youth Center" on our website for helpful information and videos designed to three three seven zero teach youngsters how to handle their finances.

REMINDERS...



Visa Security

Are you planning to travel this season with your Credit Union VISA Credit or Debit Card? Before your departure, remember to call Member Services or the VISA Department to give them the dates of your trip and where you'll be traveling to. You'll have peace of mind knowing we've taken steps to safeguard your account from fraud. For added safety, certain countries are "blocked" from transactions using these cards. Visit www.bcefcu.com and click on *VISA Security* on the bottom of the homepage for a list of blocked countries. You can also ask to have your VISA card(s) excluded from the block when traveling abroad.



Give someone special the perfect gift! Our VISA Gift Card comes in a variety of designs for many different occasions. It's accepted most anywhere VISA Debit is accepted. Unlike cash or checks, if the Credit Union gift card is lost or stolen, it can be replaced quickly for the unspent amount.

You can purchase a VISA gift card from the Tellers at all three branches. There is a \$3.95 fee for each value-loaded card purchased.

Congratulations!

The following employees mark special milestone anniversaries of their employment at the Credit Union. Their dedication to serving our members is much appreciated!



Heather Jennings	Member Services	Towson	5 Years on March 19th
Emily Wesselhoff	Teller Department	Perry Hall	3 Years on April 21st
Angela Ogbonna	Member Services	Towson	1 Year on April 15th
Candice Fields	VISA Department	Towson	1 Year on April 25th
Victoria Logsdon	Member Services	Towson	1 Year on April 25th



HOLIDAY CLOSINGS

GOOD FRIDAY, APRIL 14
Closing at 2PM

MONDAY, MAY 29
Memorial Day

TUESDAY, JULY 4
Independence Day

Read and Win!

Hidden within this newsletter are the last four digits (written in words in proper sequence) of three account numbers belonging to members of the Credit Union. Find **YOURS** and call the Marketing Department by **April 28, 2017**, and we'll add **\$25** to your Savings Account!

Coming SOON...
Theme Park FUN!



BABY TALK

All babies who are signed up as members before their first birthday will receive **\$10** to start their savings account and a **complimentary coin bank!** Let us start your child's financial future!

Your Finances. Our Promise.
Baltimore County Employees
Federal Credit Union
[WWW.BCEFCU.COM](http://www.bcefcu.com)

TOWSON

23 W. Susquehanna Avenue
Towson, MD 21204

BUSINESS HOURS

Mon. thru Wed. & Fri. 8am – 4pm
Thurs. 8am – 6pm

PERRY HALL

8640 Ridgely's Choice Drive
Baltimore, MD 21236

BUSINESS HOURS

Mon. thru Thurs. 9am – 5pm
Fri. 9am – 6pm; Sat. 9am – 12noon

GBMC – Physicians Pavilion North

6535 N. Charles Street, Suite 145
Baltimore, MD 21204

BUSINESS HOURS

Mon. thru Fri. 9am – 4:30pm

410-828-4730 • 1-800-234-4730

QuickTeller Audio Response
410-825-6180



Enjoy a day of family fun! Beginning **May 2, 2017**, you can purchase discounted tickets to the following area Theme Parks: Dutch Wonderland, Hershey Park, Kings Dominion, Six Flags in Largo, Maryland. Pricing will be posted to www.bcefcu.com by the end of April. Click on the ticket stub banner "Credit Union Discounts" toward the bottom of the website homepage. Remember to please plan your purchases carefully since no refunds are available.