

WINTER 2024

BALTIMORE COUNTY

EMPLOYEES FEDERAL CREDIT UNION

# Financial • BEAT

## TAKE ~~THE~~ BILLS ~~BY THE~~ HORNS


*Consolidate your higher-interest debt to one lower-interest loan!*


- Personal loans
- Home equity line of credit or loan
- Credit card balance transfer

Apply at [www.bcefcu.com](http://www.bcefcu.com)  
or talk with a Loan Counselor at  
**410-828-4730** or **800-234-4730**.

## Heavy Credit Card Balances Weighing You Down?

FORK OVER YOUR BALANCES AND SAVE!

 No balance transfer fees  
on balances that post  
January 1 – February 29,  
2024

 Low, fixed rates to save  
you money on things  
you've already purchased!

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Get details at  
[BCEFCU.com/Visa!](http://BCEFCU.com/Visa!)



## Congratulations!

The following staff members are celebrating special anniversaries. We greatly appreciate their dedication to serving our members!



<b>Patricia LaMartina</b>	<b>Facilities &amp; Operations Manager</b>	<b>35 years on March 20</b>
<b>Aileen Pattison</b>	<b>Consumer Loan Officer</b>	<b>25 years on March 29</b>

## Join us for the 61<sup>st</sup> Annual Meeting

The 61<sup>st</sup> Annual Meeting is scheduled for **Tuesday, April 9, 2024**, at the Boumi Shriners Hall, 5050 King Avenue, Baltimore, MD 21237. Doors open at 4:30 p.m. The business meeting begins at 5:30 p.m. followed by dinner and door prizes. An election will be held to fill three vacancies on the Board of Directors. All attendees must be credit union members. Reservations may be made beginning Wednesday, **February 21, 2023**, at [www.bcefcu.com](http://www.bcefcu.com) or by phone at 410-828-4730 x 7019. Member name, member number, and a daytime phone is required for each reservation.

The Nominating Committee, chaired by Bill Morley, recommends the following candidates to fill three vacancies on the Board of Directors: Douglass Burgess, Te-Sheng Huang, and M. Bud Oettel.

**Doug Burgess** works as an Attorney at Burgess Law, LLC. He has practiced law for over 40 years in the area of real estate, business transactions and estate/trusts. He opened a second law practice location in Jacksonville, MD in 2019. He began his credit union volunteer work on the Loan Policy Committee in the 1990's. For the past 20 years, he has served on the Board of Directors. From 2003-2005, he served as Vice Chair. From 2005-2015, he served as Board Chair. In addition, he has served on the Supervisory, Scholarship, and Trustee Committees.

**M. Bud Oettel** has been a volunteer for over 32 years and has served on the following committees: Building (Chairman), Executive, Investment, Marketing, Loan Policy, Nominating, Personnel, Scholarship, Delinquency, and Special Programs. Elected to the Board of Directors in 1996, he served as Vice Chair and later as Board Chair from 2003-2005. Since 2009, he has been the Board Administrative Officer. He has worked closely with architects, contractors and staff on several projects such as branch renovations, HVAC and elevator installation.

**Te-Sheng Huang** is currently employed by the National Capital Parking and Planning Commission for the state of Maryland. He joined the credit union in May of 2020. His volunteer experience includes serving as a BCEFCU board member for the past three years, a student representative on the Executive Board of the PhD Urban Systems Program between 2010 and 2013 while he pursued his doctoral degree at New Jersey Institute of Technology. In 2019, he was a volunteer for the EDRA50 conference attending meeting of the Conference Planning Committee and sharing tasks.

## HOLIDAY CLOSINGS

<b>Mon., Jan 15</b>	Martin Luther King, Jr's birthday
<b>Mon., Feb 19</b>	Presidents Day
<b>Fri., Mar 29</b>	Good Friday Closing at 3pm

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# SAVE THE DATE

## Shred Day

**Saturday,  
April 20, 2024**

*Happy New Year*  
**2024!**

**The Board of Directors, Volunteer Committees, and Staff  
wish you a healthy and prosperous 2024!**