

SUMMER 2024

BALTIMORE COUNTY

EMPLOYEES FEDERAL CREDIT UNION

# Financial • BEAT

## Celebrate the Savings

AUTO LOAN RATES ARE STILL LOW!

Cars, trucks and motorcycles

Buy or refinance

Flexible terms

Pre-approvals

Affordable GAP & extended warranty coverage

The road to savings starts here!

Apply at [www.bcefcu.com](http://www.bcefcu.com)!

## Fraud Prevention

From time to time, some members report receiving texts, emails, and phone calls from someone claiming to be a BCEFCU Fraud Department representative. If you receive any unsolicited communication that appears to be from BCEFCU, DO NOT provide any information and STOP communicating with them. You can learn more about fraud prevention by visiting [www.bcefcu.com](http://www.bcefcu.com), click on Services, Financial Education and MoneyIQ.

If you provided your information to someone in response to a message like this, please contact us at 410-828-4730, 800-234-4730 or [memberservices@bcefcu.com](mailto:memberservices@bcefcu.com).

Join Us Friday,

**July 26, 2024 10am - 3pm**

Join fellow credit union members as we celebrate **#ILoveMyCreditUnion** Day!

Visit a branch between **12pm - 2pm** and enjoy a yummy treat (while supplies last) and enter a drawing for swag bag as a thank you for your membership.

Get details at [www.bcefcu.com](http://www.bcefcu.com).

## Home Equity Loans

Need to make some home improvements or have a summer project in mind? Use the equity in your home to pay for it!

- › Low introductory rates
- › Fixed or variable rate options
- › No closing costs\*

\*If loan is paid off within 24 months of the original note date, closing costs must be reimbursed to the Credit Union by the borrower.

## Congratulations!

The following staff member is celebrating a special anniversary. We greatly appreciate her dedication to serving our members!



**Norann Beatty**

**Card Servicing Manager**

**25 years on August 2**

### Get more treats with **BCEFCU's Visa Platinum Card!**



Earn 2x points on purchases made using your BCEFCU Visa® Platinum Card from **6/17/24 to 9/16/24** in the following categories:



Groceries



Travel



Restaurants



Gas

- Plus, new cardholders receive 0% interest for the first six months and 10,000 bonus points!\*
- No annual fee and fixed rates from 8.90% APR\*!

Apply at **www.bcefcu.com** today!

\*Transactions must post to account by 9/16/24 to receive 2x points. APR=Annual Percentage Rate. Fixed rates may adjust annually in July based on credit worthiness. Balance transfers and cash advances excluded from promotion. New cardholders subject to credit approval. Check for qualifying details. Introductory APR is for the first 6 statement closing cycles after the opening of the account. New cardholders must complete \$1,000 in retail purchases within 90 days of account opening to qualify for 10,000 bonus points. Points expire after five years.

## HOLIDAY CLOSINGS

**Thurs., July 4** Independence Day

**Mon., Sept. 2** Labor Day

**Mon., Oct. 14** Columbus Day/  
Indigenous  
Peoples' Day

Your Finances. Our Promise.  
**Baltimore County Employees**  
Federal Credit Union

### **TOWSON**

23 W. Susquehanna Avenue  
Towson, MD 21204

### **PERRY HALL**

8640 Ridgely's Choice Drive  
Baltimore, MD 21236

### **GBMC HEALTHCARE**

6535 N. Charles Street  
Baltimore, MD 21204

**www.bcefcu.com**

**410-828-4730 • 800-234-4730**

**QuickTeller Phone Banking**  
**410-825-6180**



**Federally insured  
by NCUA**



*Left to right: MD/DC Credit Union Association President & CEO John Bratsakis; Emerging Leader Award Committee Chair/Spectra Credit Union CEO Kristin Shultz; Michael Ches; Baltimore County Employees Federal Credit Union President & CEO David Hagar.*

## Meet our Emerging Leader!

Towson Branch Manager Michael Ches was presented with the Miriam Lieb Emerging Leader Award by the MD/DC Credit Union Association on June 11. The Emerging Leader Program is a rigorous leadership development program for credit union professionals 40 or under who demonstrate leadership and are committed to the core principles of credit unions.

Michael has prior credit union experience and came to BCEFCU after several years as a high school teacher. He will also receive a professional development package to continue honing his leadership skills.

