

Your Finances. Our Promise.

Baltimore County Employees
Federal Credit Union

SUMMER 2018

FINANCIAL BEAT

Published for Members of the Baltimore County Employees Federal Credit Union

Traveling with your **VISA Platinum Credit Card**
is twice as Rewarding when you

"Double the Points!"

Earn *Double the Points* from **July 15 – September 30, 2018**, on travel-related purchases made with your Credit Union **VISA Platinum Card!**

Qualifying purchases include:
Airlines • Auto Rentals • Railways • Hotels
Buses • Cruises • Amusement Parks

Rates as low as
8.90% APR*
No Annual Fee
Credit Lines up to **\$25,000**
(for qualified applicants)

The **CU Rewards Program** allows you to earn a point for every dollar charged with your VISA Platinum Card. Redeem your accumulated points for travel, merchandise or gift cards.

“Tracey uses her VISA Platinum Card for everyday purchases, especially when the Credit Union has a “Double the Points” offer. She has been saving up points for a trip to Cancun, Mexico. Tracey was able to redeem her points for airfare so now she has extra money to spend on activities like wind surfing and zip lining! In addition, she’s earning double points again by paying for the trip with her VISA Card.”

How will you spend your points? Visit www.curewards.com to browse all the options available to Credit Union VISA Cardholders. If you don't already have our VISA Platinum Card, apply today at www.bcefcu.com!

*Subject to credit approval. Check for qualifying details.
APR=Annual Percentage Rate.



Enjoy the Freedom to Control your Finances with a **RELOADABLE DEBIT CARD!**

Do you make frequent online purchases? Do you have a teenager who needs access to funds? Are you traveling for vacation this summer? If so, you'll enjoy the convenience of this new product! You can shop with a Reloadable Debit Card in retail stores, online, or even over the phone. Unlike a gift card, once you spend the amount on this type of card, you can "reload" it with additional funds.

“Betty likes to shop online. “I probably order from Amazon twice a week or more,” she said. Concerned about internet security and recent data breaches, Betty feels more confident using the Reloadable Debit Card since there are no links to her regular account. “I reload the funds I need to cover my purchases, and feel better knowing that a potential hacker can't access the money in my regular checking account,” she commented.

Eric and Mary's son, Matthew, was fortunate to receive a summer internship out of state. “Since Matthew is 16 years old and still in high school, he doesn't have a checking account yet. We purchased a Reloadable Debit Card for him so he'll have money for expenses,” Eric explained. “We didn't feel comfortable giving him a large amount of cash, so being able to put funds on his Reloadable card is very convenient for us,” Mary added. ”



Reloadable Debit Cards are honored anywhere the VISA logo is accepted. Plus, you can withdraw cash surcharge-free at MoneyPass ATMs. Not sure of your current

balance? Use the mobile phone app to keep track of your four five nine one balance and view transaction history.

Reloadable Debit Cards can be issued at the Credit Union Teller Windows with no purchase fee. For complete details and a list of Frequently Asked Questions about this exciting product, visit www.bcefcu.com.



Smooth Driving starts with a Credit Union **Auto Loan!**

When you're ready to purchase a vehicle, we've got competitive rates and a variety of terms with low or no down payment. If you're paying a higher interest rate with another lender, consider refinancing with your Credit Union. We may be able to help by lowering your monthly payment and reducing your interest rate which can save you money in the long run.

“Frank recently purchased a Harley Davidson motorcycle. He was happy to discover the Credit Union not only finances motorcycles, but he can enjoy the same low rate as New and Used Vehicles—**2.40% APR* for terms up to 60 months!** Frank applied online for his motorcycle loan. A Loan Counselor contacted him the next morning and Frank sent her the purchase order and insurance information needed to process the loan.

Frank signed his loan documents electronically in the comfort of his kitchen through secure email using **DocuSign** – a recent convenience service offered by the Credit Union. If you see a 2018 Harley Davidson Softail Lowrider in the parking lot, that's Frank's new ride! ”

For more information about our Vehicle Lending Program, or to apply, visit www.bcefcu.com today!

*Subject to credit approval. Check for qualifying details.
APR= Annual Percentage Rate.

2018 Credit Union Scholarship Award Winners!

What are your career goals and how do you plan to achieve them?

What factors or life experiences have influenced your career decisions?

Recently, the Scholarship Committee reviewed over 30 student essays answering these specific questions and learned which careers are popular with today's youth. Overall, our student applicants expressed enthusiasm for their field of study and gratitude for the opportunities available. Many demonstrated a passion and desire to help others with a career in Healthcare. We thank those who participated in our 2018 program and extend best wishes to all students for the upcoming school year!

For the judging process, applicants receive points based on grade point average, academic honors, extracurricular activities and community service. The Scholarship Committee then reviews the essays, without knowing the author, and assigns points based on how well the essay topic was answered, use of proper grammar and spelling, and how smoothly their ideas transitioned. Total points are calculated and the five highest scoring applicants are determined as worthy of a \$1,000 award.

We're proud to announce this year's winners:



Sarah Burton – A graduate of North Harford High School who is planning to study Nursing at York College of Pennsylvania.

Yuri Chia – Currently attending Johns Hopkins University pursuing dual BA /BS degrees in Civil Engineering, Economics and Math.

Jessica Elliott – Currently attending University of Baltimore County studying Geography and Environmental Science.

Noah Heilveil – A graduate of Franklin High School who is planning to study film animation/ visual effects at Savannah College of Art and Design.

Corey Pentz – A graduate of Dulaney High School who is planning to study Meteorology at University of Maryland.

The next Scholarship Program begins in **January 2019**. Details will be posted in the Youth Center at www.bcefcu.com at that time. Thinking of asking your child to apply? Remember, student applicants need to be a primary member in good standing with the Credit Union as of November 1, 2018. (Joint owner status does not qualify as a primary member.)

REMINDERS



Vacation Loans are available to help you reach your destination sooner! Finance your trip and have more spending money with rates as low as 7.90% APR* and a short 12-month term. Set up your payments on Automatic Transfer and you won't have to remember to mail a check each three five one zero month. Talk with a Loan Counselor or apply online at www.bcefcu.com today!



Youth Accounts can help get your children in the habit of saving money early. We offer a free coin bank and \$10 to start an account for all new babies, 12 months of age and younger. We also have savings accounts for older children and our Teen Checking Account teaches our younger members how to better manage their money. Visit the Youth Center at www.bcefcu.com for details.



Oct. 3-4, 2018 is the "Power of Age Expo" at the Timonium Fairgrounds. Your Credit Union will be at Booth # 133. Older adults, baby boomers, caregivers, and business professionals visit to take advantage of the resources available seven zero seven six courtesy of Baltimore County Department of Aging.



Credit Union VISA Gift Cards come in a variety of designs and are accepted everywhere VISA debit is accepted. Looking for a gift for someone special? A Credit Union VISA Gift Card is always the perfect size and color. You can purchase VISA Gift Cards at the Teller Windows. There is a \$3.95 fee for each value-loaded card purchased.

Congratulations!

The following employees are observing a special anniversary of their employment at the Credit Union. Their dedication to serving our members is greatly appreciated!



Jamie Trent	Teller Manager	Perry Hall	15 Years on August 4
Mary Schmidt	Member Services	Towson	5 Years on June 17
Shelby Correlli	Accounting Dept.	Towson	3 Years on July 6
Michele Bell	Member Services	Towson	3 Years on July 9
Raven Thompson	Member Services	Towson	3 Years on July 21
Rita Tilghman-Putty	Marketing – Business Development		1 Year on May 22
Stacy Moser	Member Services Manager		1 Year on June 7
Melissa Schleifer	Member Services	Towson	1 Year on June 7
Lashae Pitts	Teller Department	Perry Hall	1 Year on June 12
Ken Vinson	Branch Manager	Perry Hall	1 Year on June 19

HOLIDAY CLOSINGS

MONDAY, SEPTEMBER 3

Labor Day

MONDAY, OCTOBER 8

Columbus Day

Read & 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 **July 27, 2018**, and we'll add **\$25** to your Savings Account!

BABY TALK



Your child's financial future begins at your Credit Union. All new babies, 12 months of age and younger, will receive **\$10** to start their account along with a coin bank.



"Home Sweet Loan"

Only a few weeks remain to take advantage of

\$595 paid on your behalf at settlement for Conventional Mortgage Loans – Purchase or Refinance! **Offer ends Friday, August 3, 2018.**

COMING SOON

Participate in our

"Refer a Friend"

promotion, and earn **\$10** for member referrals! Plus, you'll be automatically entered in our **Prize Drawings!** You could win a **\$100 VISA Gift Card** for recommending **your** Credit Union to your friends, relatives or co-workers! Look for details on our website in September.



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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

6535 N. Charles Street
Baltimore, MD 21204

BUSINESS HOURS

Mon. thru Fri. 9am-4:30pm

410-828-4730

1-800-234-4730

QuickTeller Audio Response

410-825-6180

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

