

SPRING 2024

BALTIMORE COUNTY

EMPLOYEES FEDERAL CREDIT UNION

Financial BEAT

APRIL IS National Financial Education Awareness MONTH

Do you have good money habits? **April is National Financial Education Awareness Month**, a time to recognize the value of financial education.

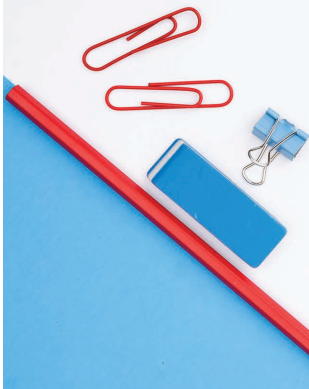
At BCEFCU, we support all ages in their efforts to practice smart money management habits and develop a deep understanding of personal finance. Having strong financial capabilities allows you to manage personal finances effectively and set achievable financial goals.



Education is **KEY**

The Financial Education pages at bcefcu.com offer articles on a variety of financial topics ranging from saving more to how to spot and stop fraud; webinars on important topics such as establishing and building credit, mortgages and home equity loans, balancing a budget, and protecting against fraud and

identity theft; and tutorials on how to use various BCEFCU digital products to make your life easier, such as online and mobile banking, digital wallets, Zelle®, and two-way text alerts.



Developing Good Habits Early

Developing good money habits early in life helps young people manage their money responsibly as adults. BCEFCU offers a teen checking account to help your teens learn how to manage their money and get them started on solid financial footing. During Financial Education Awareness Month only, we'll even give them a \$50 boost when opening a new teen checking account.

New teen checking accounts opened from April 1 – April 30, 2024 will **receive a \$50 bonus***.

*Membership eligibility required. Parent or guardian required as joint owner on teen accounts. Restrictions apply, contact the credit union for details.

Congratulations!

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



Eric McDonough **Consumer Loan Officer** **5 years on April 2**

David Hagar **President** **35 years on April 17**

Simple & Free Checking

No tiers, levels, or hoops to think about. A BCEFCU Basic Checking account makes money management easy--without a lot of fees or conditions!

- > No minimum balance
- > No monthly fees
- > Free online and mobile banking and Bill Pay
- > Free standard checks
- > Free eStatements & eNotices

There's a lot of free here!

Open a checking account today! Apply at www.bcefcu.com, visit a branch, or contact Member Services at 410-828-4730.

CONGRATULATIONS 2024 Scholarship Winners

We are pleased to announce the recipients of the 2024 Annual Scholarship Awards:

Aidan Galloway	Virginia Tech
Elena Heins	Stevenson University
Craig Weaver	Community College of Baltimore County
Delaney Edwards	Sewanee: The University of the South
Kya Henderson	Towson University

Best of luck to all! The 2025 Scholarship Program application window opens in November 2024.

HOLIDAY CLOSINGS

Mon., May 27 Memorial Day

Wed., June 19 Juneteenth

Thurs., July 4 Independence Day

Your Finances. Our Promise. 

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



Privacy Policy

Protecting your privacy is very important to us. Our privacy policy explains the types of information we collect about you and how we use it in the normal course of business. Visit www.bcefcu.com.

Spring into Savings

Buying or refinancing a vehicle?
We have a loan for that!

- > Great low rates
- > Up to 120% financing
- > Quick pre-approvals

You can even find your vehicle with help from the BCEFCU Car Buying Service powered by TrueCar®



Apply online at www.bcefcu.com!

Shred Day 2024

Saturday, April 20, 2024 • 9am – 12 noon

Seven Oaks Elementary School parking lot
9220 Seven Courts Drive
Baltimore, MD 21236
(right next door to the Seven Oaks Senior Center)

Properly dispose of personal/confidential documents. Please, no more than four boxes. Newspapers, magazines, and books are not permitted.

Visit www.bcefcu.com for event details.