Have you noticed that when you purchase an item from Amazon, you’re asked to review the product? Savvy shoppers read reviews before they spend their money. People value feedback from their peers, family members and friends. If a person has a good experience somewhere, they want to share it—and others want to know about it and experience it for themselves!

With that in mind, we hope you’re pleased with the financial services you’re receiving from your Credit Union and that you’ll consider giving us a favorable review. Recommending us to your family members or friends is the highest compliment we can receive!

You’re invited to participate in our “Refer a Friend” promotion. When you refer a person for membership who establishes a Credit Union Checking Account, you’ll each receive $10. Plus, you’ll each be entered into a drawing for a VISA Gift Card. First prize is $200, second prize is $150, third prize is $100 and fourth prize is $50—**that’s a total of $500 being awarded!** It’s our way of showing our appreciation for your endorsement.

Pick up a “Referral Form” at any of our three branch locations or visit [www.bcfcu.com](http://www.bcfcu.com) for complete details on how to “Refer a Friend” for membership. Hurry, this special offer ends in early November!
“Dad, can we go car shopping today?” Sarah asked. Sarah has been sharing the family vehicle with her Mom but now she needs her own car to drive to college classes and then to her part-time job.

“The first thing we’re going to do is visit the Credit Union,” her dad answered. “You can apply for a Pre-Approval so we’ll know exactly how much we can spend to stay within your budget,” he said. Sarah has saved about $3,000 working over the summers, but she needs an affordable auto loan to finance this first big purchase.

“Ok, Dad, let’s go,” Sarah answered. “I’ve been on the Credit Union website using the loan calculator so I have an idea of the payment I can afford,” she said with a smile.

A first vehicle purchase for your son or daughter is an important step in their financial independence. Your Credit Union is here to help. In fact, Vehicle Lending is one of our specialties. Enjoy attractive low rates and payment protection options for peace of mind and a hassle-free experience when you finance your vehicle with us!

Apply online at www.bcefcu.com or visit a Loan Counselor when you’re ready.

Paying for higher education in today’s economy can be very challenging for many families. Scholarships are a great way for students to earn money towards the cost of their education. Olivia is the third child in her family to attend college.

“My parents were able to help my older sisters with their college tuition, but since I knew I wanted to be a doctor from the time I was young, I started looking into ways I could help pay for school,” she said. “Scholarships are out there if you take the time to look and work hard to keep your grade point average up,” she explained. “I’m happy my Credit Union offers a scholarship as well as student loans to help me finance my education,” she said.

For the past 18 years, we’ve been helping young members with the cost of their college expenses by offering a Scholarship Awards Program that runs from January through March. Under this program, applicants receive points for grade point average, academic honors, extracurricular activities and community service. As part of their application, candidates demonstrate their creativity and communication skills by writing an essay on a particular topic. Essays are awarded points on how well the question was answered with proper grammar and punctuation.

To be eligible for the 2019 Scholarship Program, the student must nine five eight five be a primary member in good standing by November 1, 2018. Look for more details in the next edition of Financial Beat or visit the Youth Center on www.bcefcu.com in January 2019.
Our VISA Platinum Card is the Preferred Choice!

Our VISA Platinum has some of the lowest “fixed” rates available for a major credit card in today’s market. And, since our card program began over 30 years ago, there is still No Annual Fee! Over 8,500 members enjoy this and other card benefits such as rates as low as 8.90% APR* and the CU Rewards program.

For example, Ashley, a college student living on campus out of state, needs to be able to pay for incidentals like the Laundromat and two eight three zero toiletries. She also wants to start establishing credit in her name.

“I did not want to call home constantly asking my parents for money!” she said. So she talked with a Loan Counselor at the Credit Union and they suggested she apply for a VISA Platinum Credit Card.

“I was able to qualify for a credit limit of $500 and, with my part-time job in the campus book store, I’ll be able to make the monthly payment...no problem,” she exclaimed. With our VISA Card, Ashley is able to enjoy a little financial independence, pay for some of her living expenses and also work on building credit for her future.

Learn more details about all the benefits associated with this card at www.bcefcu.com. You can apply for a VISA Platinum Card online or talk with a Loan Counselor today!

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

William “Bill” Tasker began working for the Credit Union in October 2010. For over eight years, he was the hardworking, dedicated leader of our Collections Department and provided valuable assistance to our members.

Best wishes Bill…as you begin your retirement years!

REMINDERS

2019 Credit Union Calendar Planners are back by popular demand and available at all three branch locations beginning October 10th – while supplies last!

Our Holiday Loan has arrived and is available through February 1, 2019. With rates as low as 7.90% APR (Annual Percentage Rate), and a 12-month term, this loan option can help you better manage the expenses of the season. Talk with a Loan Counselor or apply online at www.bcefcu.com.

Baltimore County Retired Employees Association will hold its 30th Annual Holiday Party on Wednesday, December 5, 2018, at the Columbus Gardens, 4301 Klosterman Avenue, Baltimore, MD 21236. To reserve your tickets at $25 each for an afternoon of fellowship, call Linda Flavin at 410-628-1410.

2018 Toy Drive to support the Marine Toys for Tots Foundation runs November 14 - December 8, 2018. Please help us make the holiday season a little brighter for the less fortunate children in our community by bringing a new, unwrapped toy to one of our branches.
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!

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Location</th>
<th>Years Employed</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amy Hanke</td>
<td>Acting Branch Manager</td>
<td>GBMC</td>
<td>5</td>
<td>October 1</td>
</tr>
<tr>
<td>Shayna Royal</td>
<td>Member Services</td>
<td>Towson</td>
<td>5</td>
<td>November 9</td>
</tr>
<tr>
<td>John Domonkos</td>
<td>Assistant Teller Supervisor</td>
<td>Towson</td>
<td>1</td>
<td>November 7</td>
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Rules for Election to the Board of Directors

Bruce Keller, Board Chair of the Baltimore County Employees Federal Credit Union, has appointed a Nominating Committee to review and recommend candidates for the annual election to the Board of Directors. The Nominating Committee consists of: David Fidler, Chairperson; Bud Oettel, and David Bayer.

The Nominating Committee is responsible for the nomination of at least one (1) member of the Credit Union in good standing for each vacancy and will determine that those members nominated are agreeable to the placing of their names in nomination and will accept the office if elected. Interested candidates should submit an application no later than October 31, 2018.

Any Credit Union member not nominated by this committee may have his/her name placed on the ballot by completing an application providing the same information required of other nominees and by submitting a petition signed by one percent (1%) of the members in good standing as of October 31st who are eligible to vote, with a minimum of 130 members, whichever is greater. This petition shall be submitted no later than 40 days prior to the Annual Meeting planned for April 9, 2019. Only legible signatures with the name lettered or typed below them will be acceptable.

The decision of the Nominating Committee regarding the validity of the petition is final. A copy of the Election Guidelines is posted in the Credit Union. For information and applications, contact Credit Union President David Hagar at 410-828-4730 ext. 7015.

HOLIDAY CLOSINGS

<table>
<thead>
<tr>
<th>Date</th>
<th>Holiday</th>
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<tbody>
<tr>
<td>Tuesday, November 6</td>
<td>Election Day</td>
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<tr>
<td>Monday, November 12</td>
<td>Veterans’ Day</td>
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<tr>
<td>Thursday, November 22</td>
<td>Thanksgiving Day</td>
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<tr>
<td>Monday, December 24</td>
<td>Christmas Eve – Closing at 2pm</td>
</tr>
<tr>
<td>Tuesday, December 25</td>
<td>Christmas Day</td>
</tr>
<tr>
<td>Monday, December 31</td>
<td>New Year’s Eve – Closing at 2pm</td>
</tr>
<tr>
<td>Tuesday, January 1</td>
<td>New Year’s Day</td>
</tr>
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Read & Win

Hidden within this newsletter are the last four digits (written in words in proper sequence) of three account numbers belonging to members. Find YOURS and call by October 26, 2018 and we’ll add $25 to your Savings Account!

BABY TALK

All new babies, 12 months of age and younger, will receive $10 to start their account along with a Coin Bank.

Santa’s Visit

Here comes Santa Claus…to your Credit Union! Santa’s Visit is Saturday, December 8, 2018 from 11am—2pm at the Towson Branch, 23 W. Susquehanna Avenue. Children, ages 12 and under, will receive a free photograph with Santa in addition to refreshments and holiday gifts. There is no admission charge. In honoring the spirit of the season, we ask attendees to zero six three six bring a new, unwrapped toy to support our Annual Toy Drive which ends that day. Thanking you in advance for your support!