

Financial BEAT

Intercept huge savings and take it *All. The. Way...* with our

15/15 Adjustable-Rate Mortgage!

Are you ready for some high scoring savings on a 30-year home mortgage? Look no further than the pros at BCEFCU for a home loan worth cheering for! Our 15/15 Adjustable Rate Mortgage is a fan favorite with:

- One low rate for the first 15 years
- Payments over 30 years
- 0% down for qualified borrowers*

Apply at www.bcefcu.com, or contact a Mortgage Counselor at 410-828-4730 or email at mortgages@bcefcu.com. *Restrictions and limitations apply.



VISA Platinum...
**No Contact,
 No Interest...**
 What's Not to Like?



Contactless Cards Coming Soon! All BCEFCU VISA Platinum Credit cards are being replaced with newly designed contactless cards. New cards will begin to arrive in mailboxes the week of October 18, 2021. New PIN numbers will be mailed separately. You'll be able to pay by tapping, inserting the chip, or swiping. Card and member information will be on the back of the card for enhanced security.

Limited Time Offer! Get an **Introductory Rate of 0% APR*** through your **April 2022 statement** when you use your BCEFCU VISA Platinum Card for purchases from **October 15 – December 31, 2021!** Open a new VISA Platinum Credit card during this promotion and receive **2,500 bonus points*** after your first purchase of **\$100 or more!**

*Introductory Rate of 0% APR in effect through April 16, 2022. Does not include balance transfers and cash advances. Purchases must post to account by December 31, 2021 to qualify for the introductory rate. New cardholders subject to credit approval. Check for qualifying details. APR= Annual Percentage Rate. New cardholders approved between October 15, 2021 and December 31, 2021 must complete a single purchase transaction of \$100 or more (excluding balance transfers and cash advances) within 90 days of card issuance to qualify for 2,500 bonus points. Points expire after five years.



Your Wallet Just Got Smarter!

Paying for purchases is now easier than ever with Digital Wallet! Load your VISA Credit and/or Debit card into your digital wallet on your iPhone or Android and use your smartphone to pay for purchases wherever Apple Pay®, Google Pay®, or Samsung Pay® is accepted in store, online, or in apps. It's fast, convenient, and secure! Learn more at www.bcefcu.com.

Congratulations!

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



Robin Reeve	Executive Administrative Assistant	45 years on Nov. 29
Robin Colson	Contact Center Specialist	30 years on Nov. 25
Dianna Waller	Branch Specialist I	1 year on Dec. 7
Cassidy Cook	Contact Center Specialist	1 year on Dec. 14
Colleen Toomey	Contact Center Specialist	1 year on Dec. 21

The Holiday Loan has Arrived!

Manage your seasonal expenses with our low-cost Holiday Loan! With rates as low as **7.90% APR*** and a 12-month term, you'll be sure to check everyone off your list. Apply now through January 31, 2022, at www.bcefcu.com.

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



Member Workshops!

Join our own Certified Financial Counselor Rita Tilghman-Putty for informative sessions to help you succeed financially! All sessions will be held virtually via Zoom. Registration is required. Details and registration at www.bcefcu.com!

• **Building and Balancing a Budget**
Wed., Oct. 13, 6:00 p.m.

• **Establishing and Building Credit**
Wed., Nov. 17, 6:00 p.m.



2022 Rules for Election to the Board of Directors

Jeff Mayhew, 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: Paul Hudson-Chair, Emery Huang, and Bill Morley.

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 apply no later than Friday, October 29, 2021.

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 29, 2021, who are eligible to vote. This petition shall be submitted no later than 40 days prior to the Annual Meeting planned for Tuesday, April 5, 2022.

A complete copy of the Election Guidelines is posted in the Credit Union offices. For more information and applications, contact Credit Union President, David P. Hagar at 410-828-4730 ext. 7015.

HOLIDAY CLOSINGS

Mon., Oct. 11	Columbus/Indigenous People's Day
Thurs., Nov. 11	Veteran's Day
Thurs., Nov. 25	Thanksgiving Day
Fri., Dec. 24	Christmas Eve
Sat., Dec. 25	Christmas Day
Fri., Dec. 31	New Year's Eve
Sat., Jan. 1	New Year's Day

SAVE THE DATE...

International Credit Union Day
Thurs., Oct. 21

We'll celebrate our members on this day with special giveaways, prize drawings and fun! Look for details at www.bcefcu.com and by email in mid-October.

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

WWW.BCEFCU.COM

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

*For current
business hours,
please visit*
www.bcefcu.com



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by NCUA**

