

SUMMER 2023

BALTIMORE COUNTY EMPLOYEES FEDERAL CREDIT UNION

# Financial BEAT



**STOP WAITING** FOR  
**SLOW REWARDS**

Earn **2X**  
the points  
**FAST!**

- Receive **2X the rewards points** on all purchases through **September 16, 2023**
- New cardholders also get **0% interest** for the first six months\* and **10,000 bonus points\***
- No annual fee and **fixed** rates from **8.90% APR\***!
- Redeem points for cash deposit, a statement credit, merchandise, travel or gift cards\*

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

\*Transactions must post to account by 9/16/23 to receive 2X points. APR= Annual Percentage Rate. Balance transfers and cash advances excluded from all promotions. 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.

## Partner Profile

**The Rodgers Forge Community Association** exists to serve nearly 1,800 households within Rodgers Forge, a community in the greater Towson area just north of the Baltimore City line. The Association hosts numerous events such as an annual picnic, Dumpster Day, tree planting, an Easter egg hunt, and other activities to maintain a strong sense of community. In 2009, the entire neighborhood was placed on the National Register of Historic Places because it is a well-preserved example of early to mid-20th century community design and architecture.

## Join us Friday, July 28, 2023!

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

Visit a branch between 12pm – 2pm and enjoy a yummy treat (while supplies last) as a thank you for your membership.

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



**Fixed Rate + Adjustable Rate =  
The 15/15 Mortgage**  
*The Best of Both Worlds*

This loan combines the benefits of fixed and adjustable-rate mortgages.

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

Whether you're buying your first home or refinancing your forever home, we can help!

Contact a Mortgage Officer at **410-828-4730** or **mortgages@bcefcu.com** today!

\*Restrictions and limitations apply

**Celebrate the Savings**  
**Auto Loan Rates**  
as low as **4.90% APR\***

- Buy or Refinance
- Cars, trucks and motorcycles
- Flexible terms
- Affordable GAP and Extended Warranty plans



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

\*Subject to credit approval. Check for qualifying details. APR= Annual Percentage Rate. The rate listed above is the lowest available rate as of June 1, 2023, and includes a discount of .50% with automated payments. Refinancing of any existing Credit Union auto loan will incur a \$250 processing fee.

***Congratulations!***

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



<b>Stephanie Dulina</b>	<b>Contact Center Manager</b>	<b>5 years on July 12</b>
<b>Jamie Trent</b>	<b>Branch Specialist III</b>	<b>20 years on Aug. 4</b>

**HOLIDAY CLOSINGS**

<b>Tues, July 4</b>	Independence Day
<b>Mon. Sept. 4</b>	Labor Day
<b>Mon. Oct 9</b>	Columbus Day/ Indigenous Peoples' Day

**GO Green & GO Paperless with eNotices!**



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