



## Protecting Yourself on Social Media

The internet is an amazing resource for learning new things, unfortunately, the bad guys use it too. Be wary of friend requests, and private messages. Ask yourself if the account is the real deal... if it's an unverified celebrity account or a family member sending you a strange message and a link to an outside website, it's definitely fake! Don't give them any information about yourself, and especially don't click on any links they send you.

Even worse, is when these phishing attacks prey on the kindness of strangers following a tragedy such as "relief funds" after a natural disaster. Public posts on social media make it really easy for strangers to learn about who we are and what we like to craft personalized attacks.

### What can you do to help protect yourself?

- Don't click links in unexpected messages.
- If something sounds too good to be true, it probably is.
- Consider making your social media accounts private.
- Don't give strangers your address, location, or payment info.

## THANK YOU!

With the help of our wonderful members, Bridge was able to donate \$659.75 to local charities including Children's Miracle Network benefiting both Columbus & Dayton Children's Hospital, Toys for Tots, and Pets for Patriots. Thank you for your generosity!

## News & Resources

Check out recent postings under "News & Resources" at [www.bridgecu.org](http://www.bridgecu.org).

### Recent Articles

- **Recipes of the month:**  
"Cranberry & Brie Bites"  
"Strawberry Ghosts"
- **Stress-Less This Holiday Season**
- **Debit vs. Credit - Knowing the Difference**
- **Responsible Borrowing for College**

### Instagram Photo Highlight

We have partnered with Cooperative Business Services (CBS), a credit union cooperative that operates under the same credit union philosophy: not for profit, not for charity, but for service. This partnership allows us to offer a loan structure that works best for you!





## Debt Management for the Holidays

Every year, Americans slip into debt during the holiday season due to the influx of spending and expenses. However, it's important to have a strategy when it comes to your debt.

### Make a plan.

Open your bills immediately to know exactly how much you owe and to ensure there are no mistakes. Create a written plan for paying down your debt as quickly as possible instead of just making minimum payments.

### Use credit cards smartly.

While paying down your debt, use your credit card wisely. Consider only using credit cards that offer low rates or cashback rewards. Be wary of cards from large companies that have higher rates and hidden fees.

### Consolidate your debt.

Consider consolidating all your debt into a personal loan or another credit card with a fixed payment amount and lower interest rate. Look at all your options and weigh out what is best for you.

**Check out Bridge's Visa® Platinum Credit Cards - Rewards for everyday shopping. Plus, free balance transfers with no over credit limit, cash advance, balance transfer, annual or foreign transaction fees.**

If you would like additional help or personalized advice, call us at **800.434.7300** to speak to a Bridge Representative.

## Save up to \$15 on Turbo Tax

As a member of Bridge Credit Union, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. **Start TurboTax today and save by visiting [www.bridgecu.org](http://www.bridgecu.org).**

**Save up to \$15**  
on TurboTax



#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## Upcoming Holidays Observed

**Christmas** - Monday, December 25, 2017

**New Year's** - Monday, January 1, 2018

**Martin Luther King Day** - Monday, January 15, 2018

**President's Day** - Monday February 19, 2018

Any further closures will be posted on our website [www.bridgecu.org](http://www.bridgecu.org). Remember, you can access your accounts 24/7 with our online and mobile banking.

# Help Set Bridge's Vision

## BOARD OF DIRECTORS ELECTION

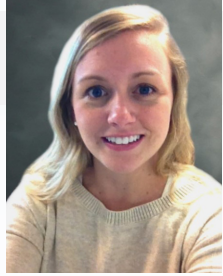
One of the many benefits of credit union membership is that we don't have stockholders to pay. Instead, a volunteer Board of Directors governs the credit union and they represent the needs of the membership and provide vision and direction for the credit union. As part of this special democracy, YOU get a voice in your credit union.

There are three (3) vacancies for the three (3) year terms on the Board of Directors of Bridge Credit Union, Inc. Candidates' biographies are below for your review. We also attached a paper ballot for your convenience.

Ballots can be delivered to the Credit Union in many ways: submitted to your local Credit Union Representative, faxed to 614.728.8090, emailed to [memberinfo@bridgecu.org](mailto:memberinfo@bridgecu.org), sent through the State Interoffice mail, or mailed directly to the Credit Union at: Bridge Credit Union, 1980 W. Broad Street, Mail Stop #0000, Columbus, OH 43223.

## 2018 Candidate Bios

### SARA DOWNS



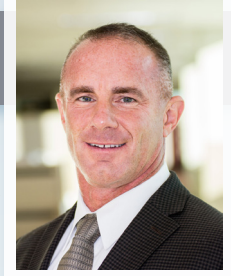
I have been a member of the Bridge Credit Union Board of Directors since 2017 and a member of Bridge Credit Union since 2005. I have served the Ohio Department of Transportation since 2005, in Central Office in a variety of roles. I am currently the Budget Administrator within the Division of Finance. I am responsible for oversight on the Operating Budget Program, Capital Budget Program, Multi-Modal Program, the State Infrastructure Bank, Debt, Proforma, and Accounts Receivable. I have previously worked in Accounts Receivable, Fiscal Reporting, served as the Capital Program Manager in Budget, and managed the Accounts Receivable and Fiscal Reporting team. I am a current member of the ODOT Technology Council and administrative assistant on the ODOT Funding Council. I completed my undergraduate studies in Business Administration from both Franklin University and The Ohio State University. I have a Master's of Business Administration from Ohio Dominican University. My employment experience and strong financial background will assist me in fulfilling my responsibilities as a member of the Board of Directors, as well as a member of the Assets & Liability Committee within the Board. It would be a privilege and honor to continue representing the credit union and its members.

### KATHY LUDOWESE



I have been a Bridge Board Member since 2008 and a member of Bridge Credit Union since 2001. I'm retired from the Ohio Department of Public Safety where I served as the Chief Fiscal Officer for 13 years. This position has oversight for accounts payable, accounts receivable, revenue collection and distribution, and the Operating and Capital Budgets. This strong financial background has been beneficial as the Board reviews investment and loaning philosophies, budgets, and other fiscal reports. It is a genuine honor to be associated with Bridge Credit Union and its continued focus on providing improved and convenient services to our members.

### BRETT SHEARER



I have been a member of the Board of Directors for the Bridge Credit Union since 2006. I have been employed by the Ohio Department of Transportation since 1989, in Central Office and District 3. I am responsible for administering and writing policies on the right of way plan development process as well as providing training to employees and consultants. I have been a member of the credit union since 1990 and use them exclusively as my primary financial institution. I am committed to serving our membership by promoting new and existing products and services while building upon the current strengths of the credit union and meeting your needs. My employment experience, many years as a member as well as the past 11 years as a Board of Directors, will assist me in fulfilling my responsibilities as a member of the Board of Directors. It would be a privilege and honor to continue representing the credit union and you the members.

**BALLOTS MUST  
BE RECEIVED BY  
MARCH 21, 2018**

**VOTE ONLINE**  
[www.bridgecu.org](http://www.bridgecu.org)

## 2018 Annual Meeting Join Bridge Credit Union for the 2018 Annual Meeting

Bridge Credit Union's Annual Membership meeting will be held on Wednesday, March 28, 2018 at 11:00 a.m. at Hudson 29 located on Lane Avenue in Columbus, Ohio. The main purpose of the membership meeting is to review the past year's financial statements and to vote for candidates for the Board of Directors.

**Bridge Credit Union, Inc.**  
**MEMBER VOTER VERIFICATION/IDENTIFICATION**

I hereby certify that I am 16 years of age or older and a member in good standing of Bridge Credit Union, Inc.

\_\_\_\_\_  
(Signed) Account Number \_\_\_\_\_

\_\_\_\_\_  
(Please Print Name) Date \_\_\_\_\_

For your vote to be counted:

1. Vote for no more than three (3) candidates.
2. One ballot per member/account holder.
3. Voter verification/identification form must be signed.
4. **Ballot must be received by Wednesday, March 21, 2018**

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Official Ballot

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**Election of Board of Directors**

There are three (3) vacancies for three (3) year terms on the Board of Directors of Bridge Credit Union, Inc. Candidates' biographies are printed in the enclosed newsletter. Vote for no more than three (3) candidates.

	Brett Shearer
	Sara Downs
	Kathy Ludowese

After marking your ballot, please return to the Credit Union using one of the following methods (1) mail: Bridge Credit Union, 1980 West Broad Street, Mail Stop # 0000, Columbus, Ohio 43223 (2) fax: 614.466.5118 (3) email: [memberinfo@bridgecu.org](mailto:memberinfo@bridgecu.org). Postage is required when mailing through the U.S. Postal Service. Votes may also be cast at our website, [www.bridgecu.org](http://www.bridgecu.org) by clicking on the "vote here" link. Ballots can also be delivered to the Credit Union by submitting to your local Credit Union Representative or by sending through the State Interoffice mail.

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**Voting Rights of Members**

- A. Each voting member who is a natural person sixteen years of age or older and who owns at least one membership share is entitled to cast one vote, regardless of the number of shares he/she owns.
- B. Association members may be represented at any annual or special meeting, and have the authority to cast one vote on its behalf, regardless of the number of shares the association owns. The voting representative exercising such authority must be duly elected, qualified, and acting as an officer of the association member.
- C. Pursuant to Section 1733.13, Ohio Revised Code, any member entitled to vote at a meeting of the membership may be represented and vote there or by mail or electronic ballot delivered to the credit union at least seven days prior to the date for the meeting which is set for March 28, 2018. No mail ballot shall be valid after the expiration of eleven months after delivery to the credit union.