

# QUARTERLY TIMES

www.bdfcu.com

Don't get "phished." We never initiate e-mails requesting sensitive account info.

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Washington County's Premier  
Community Credit Union



**Bulldog Federal  
Credit Union**



Don't Miss Your Chance to Save!

## Auto Loan Sale Ends Soon

**\$200  
Free Gas**

Time is running out to save on your next vehicle loan during the Auto Loan Sale. Through November 30, get special rates\* and up to \$200 free gas when you finance a new or used car, boat, motorcycle, camper, RV, and more ... or refinance a loan from another lender! Winter's right around the corner. Tackle your tough commute with a reliable four-wheel-drive, or head south in a deluxe motor home and the gas is on us!

Plus, under the American Recovery and Reinvestment Act of 2009\*\*, you may be able to deduct the state and local sales taxes you pay on up to \$49,500 of the purchase price of a qualifying new vehicle including a car, light truck, motor home or motorcycle bought before Jan. 1, 2010. Take the deduction on your 2009 tax return whether you itemize or not!

It's still easy to qualify for great rates at Bulldog. But hurry, the Auto Loan Sale ends November 30. Apply online at bdfcu.com, call 1-800-943-5568, or stop by any branch. Get the vehicle you've always wanted and enjoy unprecedented savings with the Auto Loan Sale and the stimulus vehicle tax deduction. ❖

APRs as low as

4½% – 24 mo.

4¾% – 36 mo.

5% – 48 mo.

5¼% – 60 mo.

5½% – 84 mo.

\*Fixed annual percentage rates good through Oct. 31 and subject to change. Rates based on credit history; Yours may be higher. Value of gas is equivalent to first month's loan payment, up to \$200. Available only to members who qualify with approved credit. Min. loan \$7500, new money only. 84 months on loans of \$20,000 or more.

\*\*Under the American Recovery and Reinvestment Act of 2009, you may be able to deduct the state and local sales taxes paid on up to \$49,500 of the purchase price of a qualifying vehicle before Jan. 1, 2010. The amount of the deduction is phased out for taxpayers whose modified adjusted gross income is between \$125,000 and \$135,000 for individual filers and between \$250,000 and \$260,000 for joint filers. Consult your tax advisor on deductibility.

# Fall Home Improvement Projects Start with a Home Equity Line of Credit

Need a little help getting your home ready for the holidays? Start with a flexible, low-rate home equity line of credit. Use the equity in your home to get the cash you need whenever you need it, and pay no points and no closing costs. You can be pre-approved in as little as 24 hours.



A home equity line of credit is the smart way for homeowners to pay for just about anything because, in most cases, the interest you pay is tax deductible (*consult your tax advisor on deductibility*). Put your home to work for you for:

- Home improvements
- Debt consolidation
- A new vehicle
- Vacation
- College tuition
- Medical bills
- Car repairs

The holidays will be here before you know it. Nip that “honey-do” list in the bud right now with a tax-smart home equity line of credit. Call (301)797-6318 for more details and to schedule an appointment. ❖

## Proactive Approach Limits Your Fraud Risk

Thanks to enhanced monitoring technology, you're safer than ever when you use your BFCU VISA debit card. Now, if your card is compromised due to a security breach at a merchant (or third party processor) where you used your card, the national VISA Fraud Control network notifies us and we automatically shut down your card and issue you a new one. (*VISA reports the card numbers that were included in the breach, not the names of the merchant/data processor that experienced the breach.*)



To minimize your losses and ensure the safety of the funds in your account, we will notify you that we will deactivate your compromised card within 10 to 14 business days. At the same time we will automatically order a replacement card and PIN for you. Your new card will arrive within 7 to 10 business days and your new PIN will arrive separately 2 to 3 days after you receive your new card. By the time your compromised card is shut down, you should have received your new card so you will never be without debit card convenience.

Remember to update your debit card information with all the companies you have authorized to pay using your debit card number. Automated payments based on your BFCU account/member number will not be affected. ❖




## Get a Bigger Refund Faster with TurboTax For Online Banking

Now you can get a bigger refund, you can get it faster, and you can save money. Beginning in early December and throughout the tax season, you can access TurboTax, America's most popular tax preparation software package, conveniently inside Internet Banking at [www.bdfcu.com](http://www.bdfcu.com)...at a discounted price! Just sign into Internet Banking and you're there...no need to go to a separate website or remember other passwords.

With TurboTax for Online Banking, completing your 2009 tax returns will be faster and easier than ever. You'll:

- save time and reduce errors with prefilled fields and step-by-step instructions
- save money with a 15% discount on the paid federal edition
- maximize your refund with more deductions
- get your refund in as little as 8 days with direct deposit

Don't have Internet Banking access? Enroll today! Go to Internet Banking under the Products & Services tab at [www.bdfcu.com](http://www.bdfcu.com) and complete the PIN application. And watch for more details in December when you log into Internet Banking. ❖



Keep us in the loop! Let us know when your address, phone number, or e-mail address changes.

## Board Posts Openings

As a credit union member/owner, you can be nominated to serve on the Board of Directors. There are currently three vacancies each for 3-year terms. To become a candidate, submit a written nomination to any Nominating Committee member by 7:00 P.M. Nov. 13, 2009. Mail nominations to Bulldog FCU, 580 Northern Ave., Hagerstown, MD 21742, ATTN: Nominating Committee.

Committee members have been appointed by Victor Kronstadt, Board Chairman, in accordance with BFCU bylaws. Nominating Committee members are: Rod Saloom, chairperson; George Gildersleeve, and Emile Charest. A ballot election will be conducted only if there are more than three nominees. ❖

## Club Kids Save

Junior Connection Club members who deposit \$15 or more to their club account before the end of the year get a handy combination highlighter/pen free! The annual Giant Stocking Contest kicks off in November. And Santa stops by in December. Watch for details! ❖

# SKIP THE TRIP

With FREE remote-access services:

ATM/Debit Card  
Direct Deposit  
Internet Banking  
Bill Pay Plus  
e-Statements  
K-9 Line

## Brighten Your Holiday with Merry Money

Leave your high-rate store credit cards at home, and shop smarter with Merry Money.

- Borrow up to \$15,000
- Low 9.5% APR\*
- Up to 15 months to repay
- Defer repayment to February '10

Wrap up a great holiday with Merry Money from Nov. 1 - Jan. 31, 2010. Apply at [bdfcu.com](http://bdfcu.com), call 1-800-943-5568, or stop by any branch. ❖

\*Fixed annual percentage rate for members who qualify with approved credit. \$15,000 max. unsecured limit includes Signature (Merry Money) and overdraft loans. Interest accrues on deferred payments.



## Use Your Debit Card Wisely to Avoid Fees

Rule #1 when it comes to avoiding overdraft fees is simple: **Always know your available balance.** Beyond that, you can avoid unnecessary overdraft fees when you remember these key points about your debit card.

**Daily Limits:** During a 24-hour period from 3 pm to 3 pm, you may withdraw up to \$500 at an ATM and up to \$500 through point-of-sale purchases for a combined daily total of \$1000.

**Blocked Purchases:** Some merchants “block” greater amounts than your actual purchase. For instance, your restaurant bill may be \$32, but the restaurant may “block” \$50 on your debit card until your purchase is fully processed. Because the blocked amount is unavailable for your use, blocking can cause overdrafts. Hotels, some restaurants, and car rental agencies are common blockers. To avoid overdraft fees, open a Peteline and/or Eliteline line of credit. Contact the loan department for more details.

**Pending Transactions:** PIN-based transactions clear your account immediately, but signature transactions process through the VISA network and can take several days to clear. While pending transactions may be approved when you sign for them, other items such as checks may clear your account in the meantime causing overdrafts by the time the signature transaction finally processes. Keep a register. Know your balance. And never use your debit card for more than the balance in your account. ❖



## 'Tis the Season to Open a Christmas Club

Plan now for a bill-free holiday next year with a 2010 Christmas Club account. A BFCU Christmas Club account offers competitive dividends, plus:

- 4 free withdrawals per club year (Oct. 1-Sept. 30) with no loss of dividends
- flexible anytime, any amount deposits
- an early payout so you can beat the shopping rush
- convenient automatic transfer to your BFCU account

Accumulated savings and dividends transfer automatically to your share account on Oct. 1. Or arrange to have them transfer to your share draft account. Start saving for next year now with a Christmas Club account. ❖

## Loan Rates & Terms

as of Sept. 30, 2009

FIXED	APR	VARIABLE	APR
<b>Secured</b>		<b>Secured*</b>	
up to 24 mos.	as low as 4.75%	up to appx. 48 mo.	as low as 6.00%
25-36 mos.	as low as 5.00%	49 to appx. 84 mo.	as low as 6.00%
37-48 mos.	as low as 5.25%	<b>Signature</b>	as low as 6.25%
49-60 mos.	as low as 5.50%	<b>Share Secured</b>	2.10%
61-84 mos.	as low as 5.75%	<b>Overdraft Protection</b>	8.50%
<b>Share Certificate</b>	The daily periodic rate and corresponding APR will be 2% above the rate paid on the pledged CD.	<b>First Mortgage</b>	Call for rates
<b>Secured</b>		<b>Home Equity</b>	as low as Prime+0%
Up to 90% of face amt.		<b>VISA</b>	call us
<b>Signature</b>	as low as 11.00%		
<b>Home Equity</b>	as low as 5.75%		

Rates/terms subject to change without notice. Offered to those who qualify with approved credit.  
\* Extended terms available based on amount financed.

## Saving Rates & Terms

as of Sept. 30, 2009

Share Account	Min. Balance	APR	APY
Regular Share	\$25	0.100%	0.10%
Christmas/Vacation Club	none	0.100%	0.10%
Regular IRA Share	\$5	0.100%	0.10%
Share Draft	none	0%	0%
Money Market Share	under \$2000	0.100%	0.10%
	\$2000 - \$9,999	0.900%	0.90%
	\$10,000 - \$24,999	1.200%	1.21%
	\$25,000 - \$49,999	1.300%	1.31%
	\$50,000 - \$99,999	1.400%	1.41%
	\$100,000 and over	1.700%	1.71%
<b>Certificate</b>	<b>Min. Balance</b>	<b>APR</b>	<b>APY</b>
90 Day	\$5,000	0.100%	0.10%
6 Mo. Money Mkt	\$2,500	0.100%	0.10%
	\$10,000	0.100%	0.10%
	\$500	0.120%	0.12%
1 Year	\$1,000	0.360%	0.36%
2.5 Year	\$2,500	0.440%	0.44%
3 Year	\$5,000	0.600%	0.60%
4 Year	\$500	0.220%	0.22%
1 Year IRA	\$1,000	0.460%	0.46%
2.5 Year IRA	\$1,000	0.120%	0.12%
1-yr. Trade-a-Rate	\$300	0.380%	0.38%
2-yr. Youth Savers	\$500-\$5000	0.100-0.725%	0.10-0.73%
Variable Rate/Term (3 mo.-48 mo.)	depends on term		

APY is annual percentage yield. For more information about account terms and conditions and Truth-In-Savings disclosures, please call the Credit Union. Rates subject to change. Call for current APRs/APYs.

## Holiday Closings

**Mon., Oct. 12** Columbus Day  
**Wed., Nov. 11** Veterans Day  
**Thurs., Nov. 26** Thanksgiving  
**Thurs., Dec. 24** Close at 12:30  
**Fri., Dec. 25** Christmas Day  
**Fri., Jan 1** New Years Day

## CU At A Glance

**Assets**  
 \$103,267,042  
**Loans**  
 \$52,762,286  
**Shares**  
 \$85,741,144  
**Members**  
 23,580



## Contact BFCU

**Main Office**  
 580 Northern Avenue  
 Hagerstown, MD 21742  
 301/797-6318 (all MD branches)

**York Road Branch**  
 17555 York Road  
 Hagerstown, MD 21740

**Dual Highway Branch**  
 1240 Dual Highway  
 Hagerstown, MD 21740

**The Centre at Hagerstown**  
 17990 Garland Groh Blvd.  
 Hagerstown, MD 21740

**Smithsburg AC&T**  
 22507 Jefferson Blvd.  
 Smithsburg, MD 21783

**Sharpsburg Pike Branch**  
 10306 Remington Dr.  
 Hagerstown, MD 21740

**Waynesboro AC&T** NEW  
 11055 Buchanan Trail East  
 Waynesboro, PA 17268  
 phone (717)749-5673  
 fax (717)749-5686

**Website/Internet Banking**  
[www.bdfcu.com](http://www.bdfcu.com)

**e-mail** [info@bdfcu.com](mailto:info@bdfcu.com)

**Routing Number** 2550-7751-6

**K-9 Line 24-hr. telephone access**  
 (301)797-4755  
 1-888-K9LINE9

**Lost/Stolen Visa Debit Card**  
 1-800-523-4175 after hours

**ClockWISE Credit 24-hr. loans**  
 1-800-943-5568

**Hours (all branches-same schedule)**

**Lobby**  
 Monday - Wednesday  
 9:00 A.M. - 5:00 P.M.  
 Thursday - Friday  
 9:00 A.M. - 7:00 P.M.

**Drive-Thru**  
 Monday - Friday  
 9:00 A.M. - 7:00 P.M.  
 Saturday  
 9:00 A.M. - 2:00 P.M.