

# 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



## LOBBY HOURS TO CHANGE

**Effective Nov. 1 the lobby will close  
at 5:00 p.m. on Thursdays.**

**The drive-up will remain open until 7:00 p.m.**

*Note: All branches observe the same hours.*

## New ATMs Are More Reliable, Easier to Use

BFCU is pleased to announce that we have replaced all of our outdated ATMs with new, more reliable machines. In addition to improved reliability and reduced downtime, these new ADA-compliant machines are easier to use with touch screens and a tilt feature that makes them more accessible from any size vehicle. Remember, there is no fee when you use your BFCU ATM or Visa® debit card at any BFCU ATM.



*New ATMs feature buttons (bottom left) for low, medium, or high vehicles to improve your visibility.*

## Low-Rate Holiday Loans Available Soon



The frost is barely on the pumpkin, but it's not too early to start planning a smart strategy for managing holiday expenses. And the smartest way to pay is with a low-rate Merry Money loan.

Available Nov. 1 - Jan. 31, 2011, get the cash you need at just 9.5% APR\* for up to 15 months. You can even defer your first payment to February! This year, give yourself the gift of saving with a Merry Money loan. Apply online at 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.

# BFCU Members Save at Sam's Club®

Just in time for the holidays, BFCU members can take advantage of an exclusive membership offer from Sam's Club®. Get a \$25 Sam's Club gift card when you sign up for, renew, or upgrade to a Sam's Club Plus® membership by Sept. 30, 2012. Or get a \$10 Sam's Club gift card when you sign up for or renew an Advantage Membership by Sept. 30, 2012.

Sam's Club offers savings on everything from groceries and household essentials to electronics and more. For a full list of benefits, visit [SamsClub.com/membership](http://SamsClub.com/membership).

**Advantage Membership** – This \$40 membership includes one card for you and one for a household member over 18 years of age, as well as full shopping privileges at more than 600 Sam's Club locations nationwide.

**Sam's Club Plus Membership** – For \$100 you'll receive all the benefits of Advantage Membership, plus extra savings with eValues, early shopping hours, extra pharmacy savings, and more.

To enroll, bring proof of BFCU affiliation along with the certificate below to the Member Services Desk of your local Sam's Club. For the Sam's Club nearest you, visit [samsclub.com](http://samsclub.com) or call 1-800-881-9180.



Sam's Club® Membership  
**Certificate**



Sam's Club  
Savings Made Simple

Enjoy the value of Membership!  
Receive a \$25 Sam's Club Gift Card when you join or renew as a Plus Member. Or, receive a \$10 Sam's Club Gift Card when you join or renew as an Advantage Member.

**This certificate is valid for members or employees of Bulldog Federal Credit Union**  
Offer only valid through September 30, 2012.

A \$100 Sam's Club Plus® Membership includes one primary card and one spouse (or other household member over the age of 18) card. A \$40 Advantage Membership includes one primary card and one spouse (or other household member over the age of 18) card. Primary Memberships are valid for one year from the date of issue. Walmart® and Sam's Club® Associates are not eligible. The certificate may be redeemed for a new Membership or renewal of a Membership. The Gift Card with this offer cannot be used toward Membership fees. Certificates and special promotions are not valid at [SamsClub.com](http://SamsClub.com) or by mail. Primary Membership fee (\$40 for Advantage; \$100 for Plus – does not include tax in some places) will apply at the time of renewal. Not valid with any other offer. To view our privacy policy, visit [SamsClub.com/privacy](http://SamsClub.com/privacy). Offer not valid in Puerto Rico. For a limited time only. One time use only. Only original certificates accepted.

\$10 Gift Card



4 06326 33969 3

\$25 Gift Card



4 06397 05049 7



## Maximum Refund, Minimum Stress— Guaranteed!

If doing your own tax returns ranks right up there with getting a root canal, relax. While we can't speak to the marvels of modern dentistry, we can promise that preparing your own tax returns is now virtually painless thanks to TurboTax for Online Banking.

And here's the best part: America's most popular tax preparation software package is back inside Internet Banking for the 2011 tax season...at a 15% discount for BFCU members.

Beginning in December, sign into Internet Banking, click on the My TurboTax button and you're there...no need to go to a separate website or remember other passwords. TurboTax for Online Banking:

- saves time and reduces errors by bringing in information from your online account
- provides step-by-step guidance, just like a GPS
- gives you accurate calculations guaranteed
- guarantees your maximum refund by finding more deductions

Save time. Save money. And get your maximum refund fast with TurboTax for Online Banking. 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. Or stop by any branch to learn more.



## Daily Debit Limits

Don't forget these daily limits on your Visa® debit card.

**\$1000 Point-of-Sale**  
**\$ 500 ATM**  
**\$1500 Combined**



Start saving for next year now with a convenient and flexible 2012 Christmas Club account. Make deposits any time in any amount while you earn competitive dividends. Get up to 4 free withdrawals per club year (Oct. 1-Sept. 30) with no loss of dividends. Your balance transfers automatically to your share account on Oct. 1. Or have it transfer to your share draft account.



## 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 5:00 P.M. Nov. 10, 2011. 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: Robert Schleigh, chairperson; Joyce Stanley, George Gildersleeve and Jamie Gearhart. A ballot election will be conducted only if there are more than three nominees.

## U.S. Savings Bonds Go Paperless

Uncle Sam wants you to go electronic! After December 31, 2011, you will no longer be able to buy paper savings bonds through financial institutions or mail order. But you can buy them anytime, online at TreasuryDirect.

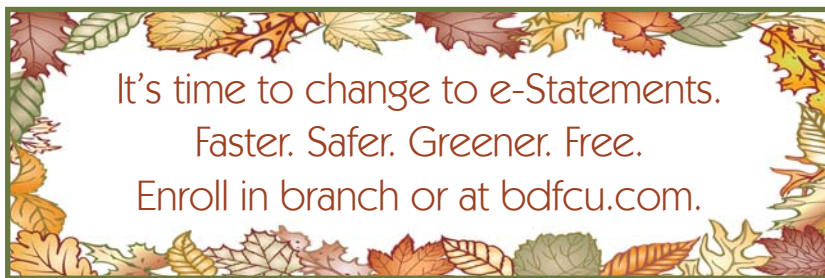


With TreasuryDirect, you can:

- Buy, manage and redeem Treasury securities 24/7 anywhere you have secure Internet access
- Set up a simple payroll savings plan to automatically invest in savings bonds
- Schedule recurring bond purchases
- Purchase electronic savings bonds as gifts
- Convert paper savings bonds to electronic savings bonds for free
- Purchase other Treasury securities including bills, notes, bonds and TIPS (Treasury Inflation-Protected Securities)
- And more!

Electronic savings bonds save you time and headaches. There's no paper to lose and no need to go to the credit union to redeem them. However, existing paper bonds are still valid, still earn interest for 30 years, and you can still cash them at Bulldog FCU.

To learn more and to open your free TreasuryDirect account today, visit [www.treasurydirect.gov](http://www.treasurydirect.gov).



## Gift Cards Make Shopping, Giving Easy

Give them the perfect gift and give yourself a break with Visa® gift cards. Available at any branch in any amount from \$10 - \$1000, they're:

- Easy to give
- Easy to use
- Safer than cash
- Perfect for everyone on your list!

Visa gift cards are accepted everywhere you see the Visa logo...no PIN required. Pick some up for everyone on your list, and wrap up all your holiday shopping with one quick trip to Bulldog.



## Loan Rates & Terms

as of Sept. 30, 2011

FIXED	APR	VARIABLE	APR
<b>Secured</b>		<b>Secured*</b>	
up to 24 mos.	as low as 5.00%	up to appx. 48 mo.	as low as 6.00%
25-36 mos.	as low as 5.25%	49 to appx. 84 mo.	as low as 6.00%
37-48 mos.	as low as 5.50%	<b>Signature</b>	as low as 6.00%
49-60 mos.	as low as 5.75%	<b>Share Secured</b>	2.10%
61-84 mos.	as low as 6.00%	<b>Overdraft Protection</b>	8.25%
<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> Up to 90% of face amt.		<b>Home Equity</b>	as low as Prime+0%
<b>Signature</b>	as low as 11.75%	<b>VISA</b>	call us
<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, 2011

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	0.120%	0.12%
	\$10,000 - \$24,999	0.200%	0.20%
	\$25,000 - \$49,999	0.350%	0.35%
	\$50,000 - \$99,999	0.400%	0.40%
	\$100,000 and over	0.550%	0.55%
<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. 10** Columbus Day

**Fri., Nov. 11** Veterans Day

**Thurs., Nov. 24** Thanksgiving

**Sat., Dec. 24** Close at 12:00

**Mon., Dec. 26** Christmas

**Mon., Jan 2** New Year's

## CU At A Glance

### Assets

\$109,921,586

### Loans

\$47,871,236

### Shares

\$95,013,162

### Members

21,218



## Contact BFCU

### Main Office

580 Northern Avenue  
Hagerstown, MD 21742  
301/797-6318  
fax (240)420-2000

### 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

### Website/Internet Banking

www.bdfcu.com

e-mail 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

### Visa Debit Card Activation/PIN

1-866-985-2273

### 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.