

# QUARTERLY TIMES

[www.bdfcu.com](http://www.bdfcu.com)

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

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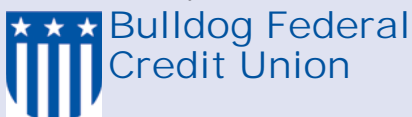
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Washington County's Premier  
Community Credit Union



Here they go again. Just in time for the summer driving season, gas prices are inching back up. And even though Spring is busting out all over, the economy isn't springing back as quickly as everyone would like. Not to worry, Bulldog has the solution. The Auto Loan Sale is back with special rates and up to **\$200 in free gas!**

We've got great rates for just about everybody...and every vehicle. New, used, or refinanced (from another lender), get 100% financing, great low rates, and terms up to 84 months...yes, even on used! And don't forget about the \$200 free gas!

Now is the time to get that 4-wheel drive vehicle you wished you had last winter (remember all that snow?). Or save big on a hot summer toy like a motorcycle, boat, or RV.

Apply anytime online at [bdfcu.com](http://bdfcu.com) or call 1-800-943-5568. Offer ends August 31. Stop by any convenient branch for more details. ❖



Call or log on to [bdfcu.com](http://bdfcu.com) for current promotional rates. Value of gas is equivalent to your first month's loan payment, up to \$200. Available only to members who qualify with approved credit. Minimum loan \$7500; new money only. 84-month term on loans of \$20,000 or more.



## Scholarship Applications Due

The deadline for seniors to submit their application for the BFCU \$500 scholarship is April 30. Applications are available at each branch, at most area high school guidance offices, and at [bdfcu.com](http://bdfcu.com).

We will award a scholarship by May 10 to a male and female member who display high scholastic achievement and character. To be eligible, applicants must be BFCU members, and:

- be graduating seniors accepted to an accredited college or tech school
- have a 3.0 GPA at time of application
- not be related to any BFCU employee or board member

We also offer federal subsidized and unsubsidized student loans, parent PLUS loans, and consolidation loans. Call the loan department for details. ❖

## IRA Contribution Deadline Nears

You have until April 15 to contribute to your 2009 IRA account. An IRA can help you enjoy a comfortable lifestyle after retirement. We offer both IRA share accounts and IRA certificates. Talk to a Member Service Representative about the IRA that's right for you. ❖

## Board Members To Be Installed

Three incumbent directors will be installed for 3-year terms on the board of directors during the Annual Business Meeting April 20. They include Hepsiba Singh, Joyce Stanley, and Robert Schleigh. Our thanks go to these dedicated volunteers who generously give their time and expertise in the service of our Credit Union. ❖

## Junior Connection Club Kids' Corner

### Pick Up the Perfect Picnic Package!

Summer fun starts with two great gifts from Bulldog. Deposit \$15 or more into your Club account before June 30 and get an insulated lunch bag. And remember to pick up your 2010 "Big Gift"—a pair of racer sunglasses—no deposit required! Stop by any branch to get yours today. ❖

### Congratulations Contest Winners!

We extend belated congratulations to the 2009 holiday stocking contest winners whose names were chosen too late to make it into the Winter newsletter. Courtney Fleegle and Nathanael Robinson won giant stockings. Holly Baker and Braedyn Kline won \$25 Toys R Us® gift cards. ❖



## Notice of Change in Your Ability to Withdraw Funds

Due to a change in the way the Federal Reserve Board processes checks, we are able to reduce the length of time that we place items deposited to your share draft account on hold. We will still normally make funds from your cash and check deposits available to you on the next business day after the business day we receive the deposit.

Any delay in availability of your funds will generally be until the 2nd business day after the day of your deposit. Previously this was the 5th business day after the day of your deposit.

Under certain circumstances, we may delay funds availability longer, up to the 7th business day after the business day of deposit. Previously this was the 11th day. If we decide to delay your funds availability, we will notify you at the time of your in person deposit, or as soon as possible for other deposits.

If you have questions or would like a copy of our funds availability policy, stop by any branch, view it online at [www.bdfcu.com](http://www.bdfcu.com), or contact us at Bulldog Federal Credit Union, 580 Northern Ave., Hagerstown, MD 21742. ❖

## Annual Meeting Slated

Plan to attend the Annual Business Meeting, Tuesday, April 20 at 5:30 p.m. at the Morris Frock Post No. 42 American Legion on Northern Avenue, Hagerstown. You'll examine our financial successes for 2009 and look ahead to 2010. ❖

*Remember to bring us your tax bills if we escrow for your city, county and school taxes.*

## E-Services PIN Application

I request a PIN for the electronic service(s) indicated below. Upon approval, I agree not to disclose my PIN to anyone not authorized to sign on my account. I understand that BFCU may terminate this agreement at any time.

### Check one or both:

- K-9 Line  
 Internet/Mobile Banking

Account Number

Print Name

Address

City

State, Zip

Daytime Phone

Social Security Number

Signature

Date

*Detach and return to any BFCU office.*

## Anytime, Anywhere Access to Your Accounts MOBILE BANKING IS HERE!

Now you can manage your accounts right from your cell phone with Mobile Banking. It's quick, clean, and easy to navigate. All you need is Internet Banking access and a mobile device with a browser and data plan. Don't have Internet Banking access? Apply for your PIN with the application at left. Go to [www.bdfcu.com](http://www.bdfcu.com) on your cell phone to:

- View account balances and transaction history
- Transfer funds between BFCU accounts
- Pay bills\*
- Locate branches and ATMs
- Check current rates



Mobile banking is simple, secure, and FREE!\*\* Log in using your existing Internet Banking user ID and password. No personal information is stored on your cell or in the Mobile Banking application. It employs the same technology that secures Internet Banking, including 128-bit encryption, automatic inactivity logout, incorrect login lock out, account number masking, challenge questions and more.

Mobile Banking puts 24/7 access to your accounts in the palm of your hand. Get more details and view the demo online at [bdfcu.com](http://bdfcu.com). ❖

\* Users must first register for bill pay and set up their payees and e-bills on a PC before using bill pay through Mobile Banking.

\*\* Message and data rates may apply from your wireless carrier.

## Protect Your Assets and Your Independence With Long-Term Care Insurance



Did you know that you are 120 times more likely to need long term care than to be involved in a car accident? Did you also know that, without the proper protection, the need for long term care can quickly drain your assets, strip you of your independence and control, and put a tremendous burden on your family? Don't let your dreams of a comfortable retirement get cut short by the need for long-term care.

Now, members age 45 to 75 will have the opportunity to purchase MEMBERS Long-term Care Insurance from CUNA Mutual Group, a trusted name in credit union insurance since 1935. You'll receive a package of information by mail 90 days before your birthday. To learn more simply return the reply card or call 1-800-443-6003. An experienced, professional long-term care specialist will meet with you at your convenience to provide recommendations based on your individual needs.

As a credit union member you'll enjoy discounted premiums, convenient automatic payment deductions, and the peace of mind in knowing your needs have been met without burdening your loved ones. ❖

## Refund Checks Cashed

We process federal and state income tax refund checks for members **only**. If the check is issued in two names and only one is a member or joint owner, it must be personally endorsed by all parties **in the presence of a Member Service Rep**. Photo ID is required. State refund checks must be endorsed by all parties even if they are for deposit only. ❖

## Alerts Now Available

Need to know when a check clears or a balance gets too low? Set up an e-mail alert! Look for the Notify button now inside your Internet Banking session. ❖

## Loan Rates & Terms

as of March 31, 2010

FIXED	APR	VARIABLE	APR
<b>Secured</b>		<b>Secured*</b>	
up to 24 mos.	as low as 5.50%	up to appx. 48 mo.	as low as 6.00%
25-36 mos.	as low as 5.75%	49 to appx. 84 mo.	as low as 6.00%
37-48 mos.	as low as 6.00%	<b>Signature</b>	as low as 6.00%
49-60 mos.	as low as 6.25%	<b>Share Secured</b>	2.10%
61-84 mos.	as low as 6.50%	<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>		<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 11.75%		
<b>Home Equity</b>	as low as 6.00%		

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 March 31, 2010

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	0.500%	0.50%
	\$10,000 - \$24,999	0.600%	0.60%
	\$25,000 - \$49,999	0.700%	0.70%
	\$50,000 - \$99,999	0.850%	0.85%
	\$100,000 and over	1.200%	1.21%
<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

**Monday, May 31**  
Memorial Day

**Monday, July 5**  
Independence Day

## CU At A Glance

### Assets

\$111,649,738

### Loans

\$52,284,121

### Shares

\$95,781,264

### Members

23,148



## 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

11055 Buchanan Trail East  
Waynesboro, PA 17268  
phone (717)749-5673  
fax (717)749-5686

### 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

### 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.