

QUARTERLY TIMES

www.bdfcu.com

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

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Summertime is the Right Time to Save

AUTO LOAN SALE

\$200
FREE GAS
ends soon!

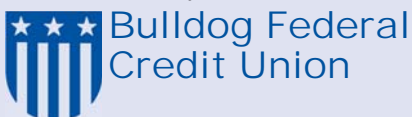
The weather is hot, and so are the savings during the Auto Loan Sale*. For a limited time, get rates as low as 4.5% APR for up to 84 months plus \$200 in free gas... any vehicle, any age, any term, and almost any credit score. That's right, ***you may qualify for 4.5% even with less-than-perfect credit!***

Come in and get pre-qualified before you shop for extra bargaining power. Even refinance a loan from another lender. You may be able to lower your monthly payment and save hundreds on interest.

Finance your dream car, boat, motorcycle, or RV and save now during the Auto Loan Sale. Apply online, by phone, or at any branch. Hurry, offer ends August 31!

Annual percentage rate good through 6/30/11 and subject to change. Rates based on credit history; yours may be higher. Free gas equals first month's loan payment, up to \$200. Available only to members who qualify with approved credit. Min. loan \$7500; new money only. 84 mo. on loans of \$20,000 or more.

Washington County's Premier
Community Credit Union



ATTENTION PATRONS OF THE WAYNESBORO BRANCH

The Waynesboro AC&T branch at 11055 Buchanan Trail East has been closed effective June 30.

We apologize for any inconvenience this may cause.

Don't Fall For Catchy Jingles or Clever TV Ads

Find Out What's in Your Credit Report From The Only Source for Truly FREE Credit Reports



Your credit report impacts your ability to get loans, credit cards, insurance, employment, and more, so you need to make sure that information is accurate and up to date. Plus, regularly monitoring your credit is a quick way to spot identity theft. You are legally entitled to one free credit report per year from each of the three major credit bureaus (Equifax, Experian, and TransUnion). Request all three at once, or choose one from each bureau every few months.

With no hidden fees or trial memberships, www.AnnualCreditReport.com is the ONLY authorized source for a free credit report under federal law. If you don't have internet access, call (877)322-8228 to request a free report, or stop by any branch for a form that you can mail or fax.

The most important thing you can do to improve your credit score is to pay your bills on time. Your credit score is also impacted by:

- **Outstanding debt:** If the amount you owe is close to your credit limit, it is likely to have a negative effect on your score.
- **The length of your credit history:** A short history can be offset by such factors as timely payments and low balances.
- **Recent applications for credit:** Applying for too many accounts may hurt your score; however, inquiries by yourself or creditors looking to make prescreened offers are not counted as applications for credit.
- **The amount and types of credit you have:** A mix of installment loans and credit cards may improve your score, but too many finance company accounts or credit cards might hurt it.

Make sure your credit report accurately reflects how you have paid your bills. Look for accounts you don't recognize and for those you no longer use. You may be able to raise your credit score by closing unnecessary credit card accounts. If you find an error, immediately tell the credit bureau in writing, and identify each item that you dispute. Credit bureaus must investigate your complaint (generally within 30 days), and send you a prompt response and correct any errors. Contact the company that provided the inaccurate information in writing and request a correction.

For more information on free credit reports, how to improve your overall credit score, and how to dispute errors, go to the Federal Trade Commission's website at www.ftc.gov, or speak to a Member Service Representative.

2 Students Receive \$500 Scholarships

Two student members were awarded \$500.00 BFCU scholarships in May. The winners, both graduating in the top two percent of their class, are Boonsboro High's Jaclyn C. Fiola and Williamsport High's Connor R. Arnone.



Active in soccer, track and field, and orchestra throughout her high school career, Jaclyn Fiola maintains a 4.20 GPA and plans to attend University of Maryland, College Park, where she will major in chemical engineering. A peer tutor and National Honor Society vice president, Jaclyn achieved Academic Distinguished Honor Roll status every marking period in high school despite a rigorous course load. In addition to a passion for science, she is also interested in music, photography, history, politics, and sports.

Inspired by several friends and family members with disabilities, Connor Arnone plans to attend James Madison University where he will focus his studies on special education. Connor hopes to work with disabled children either in an educational capacity or through the management of a special needs facility. With a 4.26 GPA, Connor is active in soccer, basketball, and baseball, and is a Hugh O'Brien Youth Leadership Ambassador. He is also active in Best Buddies, a program that helps students with intellectual disabilities.

Each year the credit union awards scholarships to a male and female member who display high scholastic achievement and character, involvement in extracurricular and community activities, and financial need.

Now Get True Unlimited Access Share Accounts Not Subject to Reg D

If you've ever tried to transfer money from your Share account via Internet or Mobile Banking only to have your transaction declined, you probably "hit your Reg D limit" of six electronic transfers per month. But as of July 1, 2011, your Share account is no longer subject to Regulation D transaction restrictions.

That means you can now make unlimited transfers from your Share account either electronically via ACH and Internet/Mobile Banking, at an ATM, or in person over the counter.

Also, you may now enjoy unlimited automatic courtesy transfers (subject to fee, see enclosed fee schedule) from your Share account to your Share Draft account to cover overdrafts.

Attention Mortgage Holders

If your mortgage has escrow, don't forget to bring us your tax bills asap!

Change Increases Funds Availability

When you make a deposit to your account by check(s), the entire balance may be made available to you immediately. However, in some cases, not all of the deposit will be made available to you immediately.

Effective July 21, 2011, if not all of your deposit is made available to you immediately, we must make the first \$200 of that deposit available to you for withdrawal by the opening of business on the next day.

The change increases the minimum availability from \$100 to \$200. The balance of the deposit may be made available by the second business day, or in some cases, by the fifth business day after the day of the deposit.



Exercise Your Accounts to Keep Them Healthy and Active

Regular exercise is good for your overall health and well-being. But did you know that regular exercise is good for your BFCU accounts, too? Without periodic activity, some products may not be available the next time you try to use them. And in extreme cases, you may discover that the funds you thought were in your account have been turned over to the state.

Follow these guidelines to keep your BFCU accounts active and healthy:

ATM/VISA Debit Cards

Activate your new ATM or debit card as soon as you receive it, and keep it active by using it at least once a year. Cards that have been inactive for more than 12 months may be closed. To keep your ATM card active, make a withdrawal or perform an inquiry at an ATM. To keep your debit card in tip-top shape, make a point-of-sale purchase or do an inquiry at an ATM. If your card has been closed due to inactivity, you will have to reapply.

Online Bill Pay

Free Bill Pay Plus lets you receive and pay bills electronically, all from one secure website. You can even pay bills from your cell phone. You'll save time and money, and avoid late fees. But if you don't use the product once you enroll, your bill pay account will be deactivated after 9 months of inactivity. If you've forgotten how quick and convenient online bill pay is, give it a try this month. You'll wonder how you ever paid bills without it!

Dormant Accounts

If you've got a share account just sitting idle, one with no loans or certificates attached to it, you may be at risk of having your funds escheated to the state. Beginning August 1, dormant accounts will be assessed a monthly fee after 24 months of inactivity (see enclosed fee schedule). After 36 months of inactivity we must surrender the funds to the state of Maryland. To keep your account active, make a deposit, withdrawal or transfer. If you no longer need the account or you don't plan to use it, why not just close it and save valuable resources.

Manage Your Money Anytime, Anywhere!

MOBILE BANKING

- Check Balances
- Transfer Funds
- Pay Bills

It's simple, secure and free! Just log in using your existing Internet Banking user ID and password. Don't have one? Apply today at bdfcu.com.



Loan Rates & Terms

as of June 30, 2011

| FIXED | APR | VARIABLE | APR |
|--|---|-----------------------------|--------------------|
| Secured | | Secured* | |
| 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% | Signature | as low as 6.00% |
| 49-60 mos. | as low as 5.75% | Share Secured | 2.10% |
| 61-84 mos. | as low as 6.00% | Overdraft Protection | 8.25% |
| Share Certificate | The daily periodic rate and corresponding APR will be 2% above the rate paid on the pledged CD. | First Mortgage | Call for rates |
| Secured Up to 90% of face amt. | | Home Equity | as low as Prime+0% |
| Signature | as low as 11.75% | VISA | call us |
| Home Equity | 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 June 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 | 0.150% | 0.15% |
| | \$10,000 - \$24,999 | 0.300% | 0.30% |
| | \$25,000 - \$49,999 | 0.400% | 0.40% |
| | \$50,000 - \$99,999 | 0.450% | 0.45% |
| | \$100,000 and over | 0.650% | 0.65% |
| Certificate | Min. Balance | APR | APY |
| 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, July 4
Independence Day

Monday, Sept. 5
Labor Day

Monday, Oct. 10
Columbus Day

CU At A Glance

Assets

\$113,677,694

Loans

\$47,616,047

Shares

\$98,763,019

Members

22,874



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.