

QUARTERLY TIMES

www.bdfcu.com

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

Inside this issue:

Back Up Your Debit Card
page 2

Important Account Changes
page 2

Scholarship Apps Available
page 2

Board Petitions Due
page 2

Mobile Apps Now Available for iPhone/Android
page 2

Refund Check Cashing Policy
page 3

Use Pay Off Amount When Paying Off a Loan
page 3

Merry Money Still Available
page 3

Savings Bonds Go Electronic
page 3

TurboTax for 2011 Inside Internet Banking
page 4

Rates, Holidays, Contacts
page 4

Washington County's Premier
Community Credit Union



New Program Puts Money Back in Your Pocket!

Now, your BFCU Visa® debit card can put cash back in your pocket! That's right. If you have a debit card and Internet Banking access, you can earn cash back rewards based on how you shop.

Debit Dollars is part of a new online banking experience that puts all the features of Internet Banking in one convenient place. The new home page* lets you check balances and transactions, make quick transfers, pay bills, access **Debit Dollars**, and more all from one convenient place.

Debit Dollars sends you targeted offers based on how you already shop with your debit card. The more you shop, the more offers you'll receive. All you have to do is click on the offer and it's automatically "loaded" onto your card. Simply follow the instructions of the offer (each offer has specific instructions and an expiration date), and pay using the debit card tied to your account. Your cash-back rewards will be automatically deposited into your share draft account the month after you redeem the offer. There's nothing to print, and no coupons to redeem. Just click to save!



Debit Dollars is fun, free, easy to use, and completely safe. No personally identifiable information leaves the system. To learn more, log in to your Internet Banking account, click into the **Debit Dollars** widget, and click the 'Check our FAQs' link at the top of the page.

Don't have Internet Banking access or a BFCU Visa debit card? You can enroll for both online at bdfcu.com, or stop by any branch.

**New home page and Debit Dollars available via PC only; not available through Mobile Banking.*

When Paying With Your Debit Card, It Pays to be Prepared

For many of us, swiping a debit card is as common as flipping a switch and expecting light. You keep a flashlight handy for those rare instances when the power goes out. And it's a good idea to carry a backup form of payment for those rare instances when your debit card doesn't work. Data transmission lines can fail. Merchant equipment can break. And sophisticated fraud detection systems can automatically disable your debit card to protect you from potentially catastrophic losses.



Let us know if you plan to use your card in ways that are outside of your normal routine. Using your card in areas far beyond where you normally shop or for products and services that don't fit your usual buying habits can trigger the fraud detection systems. And let us know if you'll be using your card abroad as foreign transactions are often the first signs of a breach in the card network.

Your debit card is a safe, convenient, and reliable tool for managing your money. But like all tools, there's no guarantee against potential failure. Play it safe and have a backup.

Board Petitions Due

The Nominating Committee will accept nominations by petition until 7:00 p.m. on Feb. 3 to fill seats on the board of directors. Petitions must contain the printed names, signatures, and regular share account numbers of 1% of the current membership (approx. 240). Mail petitions to:

Nominating Committee
c/o Bulldog Federal Credit Union
Attn: Robert Schleigh, chairman
580 Northern Avenue
Hagerstown, MD 21742

NOW AVAILABLE



New Year Brings Changes for Your Accounts

Effective January 1, 2012, the floor rate for Share/Savings accounts, Christmas Club accounts, and Do What You Want accounts is 0.05%.

Also effective January 1, 2012, BFCU no longer offers regular IRA Share accounts or term deposit accounts including IRA certificates or Share certificates. If you own one of these these products, you will receive further details 30 days prior to the maturity date.

For easy access to your money without maturity timeframes or early withdrawal penalties, move your matured certificate funds into a Money Market Share Account. Make unlimited deposits and up to six withdrawals or transfers per month, all while you earn competitive dividends. We'll even give you your first order of 50 checks for free!

Scholarships Available

Attention graduating seniors! If you've been accepted to an accredited college, university, or technical school, apply now for a \$500 BFCU scholarship. To be eligible, you must be a credit union member with a 3.0 GPA. Applications are available at any branch, at most area high school guidance offices, and online at bdfcu.com. Applicants will be ranked by grades, need, school activities, and community involvement. Applications are due by 5:00 p.m. April 27. Two winners, a male and female, will be announced by May 7.



NOTEWORTHY

Save This Statement

The statement in this mailing reflects your year-end transactions and contains valuable reporting information for your federal and state tax returns. We report all dividends of \$10 or more to the I.R.S. and State Tax Board. The forms you need to complete your 2011 income tax returns (1098, 1099, 1099R, and W-2P) will be mailed to you by Jan. 31, 2012.

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 endorsed by all parties **in the presence of a Member Service Rep**. We must also see a photo ID. State refund checks must be endorsed by all parties even if they are for deposit only. To avoid check cashing hassles, have your refund directly deposited to your BFCU account. Our routing and transit number is 2550-7751-6.

Annual Meeting Slated

Plan now to attend the Annual Business Meeting Tuesday, April 24 at 5:30 p.m. at the Morris Frock Post No. 42 American Legion on Northern Avenue, Hagerstown.

JUNIOR

CONNECTION

Hey Club members! Stop by for your 2012 "Big Gift"...no deposit required. Stick your cell phone or iPod into our "handy" holder. Get yours today and see what we mean!

Holidays Leave You



Don't drag all your high-rate holiday debt into the new year. Pay it off now with a Merry Money loan at just 9.5%* APR. That's lower than most credit cards! Hurry! Merry Money ends Jan. 31, so apply today at 1-800-943-5568, online at bdfcu.com, or stop by any branch for more details.

*Fixed annual percentage rate only for members who qualify with approved credit. \$15,000 maximum unsecured limit includes Signature (Merry Money) and overdraft loans. Max. term: 15 mo.

Are you Ready to Pay Off Your LOAN?

If you're making the transfer in Internet Banking or Mobile Banking, be sure to use the **PAY OFF AMOUNT**, not the balance. The pay off amount includes interest to date.



Savings Bonds Go Green

Invest in your future and the future of the planet with electronic U.S. savings bonds. You can no longer buy paper savings bonds through financial institutions or mail order, but you can buy, manage and redeem them anytime, online at TreasuryDirect. Plus, you can:

- Set up a payroll savings plan
- Schedule recurring bond purchases
- Purchase bonds as gifts
- Convert paper to electronic bonds for free



Existing paper bonds are still valid, still earn interest, and you can still cash them at Bulldog. Open your free TreasuryDirect account today at www.treasurydirect.gov.



Member-to-Member Transfer Not Available in Mobile Banking

The member-to-member transfer option is no longer available in Mobile Banking. However, you can still perform that function in Internet Banking on a PC. We apologize for any inconvenience this may cause.

Loan Rates & Terms

as of Dec. 31, 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 Dec. 31, 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%

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.

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 - Thursday

9:00 A.M. - 5:00 P.M.

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.

Get your biggest refund **GUARANTEED** with TurboTax, the #1 do-it-yourself tax prep software now inside Internet Banking. Log in and get started today!



Holiday Closings

Monday, Jan. 16
Martin Luther King, Jr. Day

Monday, Feb. 20
Presidents' Day

CU At A Glance

Assets

\$110,322,262

Loans

\$46,991,488

Shares

\$94,093,786

Members

22,403

