

QUARTERLY TIMES

www.bdfcu.com

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

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Protect Your Valuables and Save up to \$25

Rent a Safe Deposit Box Now, Get 4 Months **FREE**

For a limited time, rent a safe deposit box and get 4 months free* with a new 2-year agreement. Boxes range in size from 3"x5" to 10"x10" and are available at every branch (except Smithsburg). Rental rates range from \$30-\$75 per year depending on box size.

A safe deposit box is a convenient, secure and economical way to store documents, collectibles, and valuable items that you don't access frequently. They offer greater protection than a home safe against theft, fire, and natural disasters. Some things to consider for safe keeping include:



- Birth certificates
- Property deeds
- Vehicle titles
- U.S. savings bonds
- Family heirlooms
- Precious photos and negatives
- Jewelry
- Coin and stamp collections

Conversely, things that you may need to access quickly, such as passports, wills, or power-of-attorney documents are not good candidates for storage in a safe deposit box because they are accessible only when the credit union lobby is open. And it's never a good idea to store cash in them. Not only does it not earn interest, but if it's not in a federally insured account, it's not backed by the full faith and credit of the U.S. government.

Hurry! Boxes are rented on a first-come/first-served basis, and larger sizes go quickly. See our website for sizes, annual rental rates, and fees.

**Subject to availability, while supplies last. Rent is pro-rated in the first year and deducted automatically from your Share account on Nov. 30. BFCU does not insure box contents. Consult your insurance agent for proper coverage.*



See inside for big changes to a member-favorite holiday loan!





Dreaming of a new home for the holidays? Move in faster when you apply for a mortgage online in less than 20 minutes.

Use the "Apply for a Mortgage" Quick Link at bdfcu.com.

Board of Directors Announces Vacancies

As a member/owner of your credit union, you can be nominated to serve on the Board of Directors. There are currently three vacancies for 3-year terms. To become a candidate, submit a written nomination to any Nominating Committee member by 5:00 P.M. Nov. 3, 2017. Mail nominations to Bulldog FCU, 580 Northern Ave., Hagerstown, MD 21742, ATTN: Nominating Committee.

Committee members were appointed by Victor Kronstadt, Board Chairman, in accordance with BFCU bylaws. Nominating Committee members are: James Pan (chairperson), Robert Schleigh, and Jamie Gearhart. An election will be conducted only if there are more nominees than vacancies.

Important Reminders

- 2017 tax documents will be available on the e-Statement website in January. e-Statement members will not get them by mail.
- Safe deposit box rental fees will be deducted automatically from your share (S1) account on November 30.



**Expenses piling up?
Why not skip a loan payment!**

Take a break from your loan with Skip-a-Pay. Make your request at any branch or download the application at bdfcu.com. Apply at least 3 days prior to the end of the month you want to skip.

\$20 fee applies. Not available on loans secured by real estate. Loan must be in good standing. Available only once in a 12-month period. See application for more details.

Don't let money on the table.

Take Advantage of Your Member Discount on Auto & Home Insurance

Who says you can't have your cake and eat it, too? With TruStage Insurance underwritten by Liberty Mutual Insurance Company, you can protect your home and auto and save money with your credit union member discount. Members enjoy a 5% discount on home insurance and a 10% discount on car insurance.

When you're ready to switch and save, call Brad Grosskreutz, your local Liberty Mutual rep at 1-888-244-1120, ext. 54350. Or stop by and speak to him in person from 11 - 1 on "TruStage Tuesdays:"

**Oct. 3—Dual Highway branch
Oct. 17—Smithsburg branch**

Brad will be available to answer your insurance questions and give you a free, no-obligation insurance quote. Plus, you can try your luck on the prize wheel.



Mark your calendar: After a short break, Brad will be back for "TruStage Tuesdays" after the holidays beginning Jan. 3 at the Main Office and Jan. 16 at The Centre. See our website and watch your Winter Quarterly Times newsletter for more upcoming dates in the new year.



Holiday Cash Costs Less Now with a NEW LOWER RATE MERRY MONEY LOAN



From treating goblins to trimming the turkey to decking the halls... whether you're ready or not, the holidays are right around the corner. And if you panic at the mere thought of your budget bleeding red all over your tree skirt, relax. With a new and improved Merry Money loan, it's easier than ever to keep the red ink from ruining your white Christmas.

Now through January 31, get up to \$2000 for 12 months at the bell-jingly low rate of just 6% APR! That puts the green right where you need it...in your wallet! And the 12-month term means your loan will be gone long before grandma's fruitcake! Imagine what a difference a low-rate Merry Money loan could make in your holiday plans.

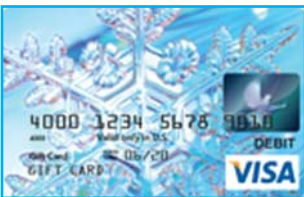
\$2000 for 12 months at 6% apr
12 easy monthly payments of less than \$175
Even defer your first payment to January!

Let us help to make your holiday wishes come true with a Merry Money loan. It's quick and easy to apply online. Or stop by any convenient branch. But like all good things, the Merry Money loan will come to an end (on January 31) so don't delay. Apply today!

**Variable annual percentage rate available to all members who qualify with approved credit. Interest accrues on deferred payments. Monthly payment on a \$2000 loan at 6% apr for 12 months is \$172.11 - \$174.68 depending on deferral period. Offer ends 1/31/18.*

Gift Cards Make Holiday Shopping Easy

Visa® gift cards are the perfect one-size-fits-all gift for everyone on your list. They're easy to buy, easy to give, and even easier to use to shop online, in person, or by phone. Available in any amount from \$10 - \$1000, they're accepted everywhere you see the Visa logo (U.S. only). Save valuable time and trouble this holiday season. Pick up non-reloadable Visa gift cards at any branch today.



Purchase fee: \$3.50. Monthly inactivity fee: \$2.95 after 12 consecutive months of inactivity.

Save Now For a Debt-Free Holiday Next Year

Open a 2018 Christmas Club now, and enjoy a debt-free holiday next year. Click "Open an Account" on our website or the "UOpen" tab in Internet Banking to open and fund your account at any time, or stop by any branch. Make deposits any time, earn competitive dividends, and get up to 4 free withdrawals per club year (Oct. 1-Sept. 30). Your balance transfers automatically to your share account on Oct. 1 (or to your share draft account if you prefer).



Get free cell phone insurance when you pay your monthly wireless bill with your Bulldog Debit Mastercard. See website for details.

Loan Rates & Terms

as of Sept. 30, 2017

FIXED	APR	VARIABLE	APR
Car/Truck/SUV*		Car/Truck/SUV*	
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%		
49-60 mos.	as low as 5.75%	Boat/Motorcycle/RV*	
61-84 mos.	as low as 6.00%	up to appx. 48 mo.	as low as 6.00%
		49 to appx. 84 mo.	as low as 6.00%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 6.25%	up to 36 mos.	as low as 6.50%
25-36 mos.	as low as 6.50%	37-48 mos.	as low as 6.75%
37-48 mos.	as low as 6.75%	49-60 mos.	as low as 7.00%
49-60 mos.	as low as 7.00%	Share Secured	2.05%
61-84 mos.	as low as 7.25%	Eliteline	as low as 8.50%
Signature		First Mortgage	Call for rates
up to 36 mos.	as low as 11.25%	Home Equity	as low as Prime+0%
37-48 mos.	as low as 11.50%	VISA	call us
49-60 mos.	as low as 11.75%		
Home Equity	as low as 6.00%		

Rates/terms subject to change without notice. Offered to those who qualify with approved credit.
*Secured rates are non-promotional. Extended terms available based on amount financed.

Saving Rates & Terms

as of Sept. 30, 2017

Share Account	Min. Balance	APR	APY
Regular Share	\$25	0.050%	0.05%
Christmas/Vacation Club	none	0.050%	0.05%
Share Draft	none	0%	0%
Money Market Share	under \$2000	0.050%	0.05%
	\$2000 - \$9,999	0.100%	0.10%
	\$10,000 - \$24,999	0.150%	0.15%
	\$25,000 - \$49,999	0.300%	0.30%
	\$50,000 - \$99,999	0.300%	0.30%
	\$100,000 and over	0.400%	0.40%

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 Branch

22317 Jefferson Blvd.
Smithsburg, MD 21783

Sharpsburg Pike Branch

10306 Remington Dr.
Hagerstown, MD 21740

Homewood at Williamsport

16505 Virginia Ave.
Williamsport, MD 21795

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 Debit MasterCard

1-800-523-4175 after hours

Debit MasterCard Activation/PIN

1-866-985-2273

Hours (all branches except Homewood)

Lobby

Mon. - Thurs.: 9:00 A.M. - 5:00 P.M.
Fri.: 9:00 A.M. - 7:00 P.M.

Drive-Up

Mon. - Wed.: 9:00 A.M. - 6:00 P.M.
Thurs. - Fri.: 9:00 A.M. - 7:00 P.M.
Sat.: 9:00 A.M. - 2:00 P.M.

Homewood Branch:

Tues. & Fri. 9:00 a.m. - noon

HOLIDAY CLOSINGS

Monday, Oct. 9

Columbus Day

Friday, Nov. 10

Veterans Day

Thursday, Nov. 23

Thanksgiving

Monday, Dec. 25

Christmas Day

Monday, Jan. 1

New Year's Day

We respect your privacy.

You can view our privacy notice at any time on our website at www.bdfcu.com. To request a paper copy by mail, call (301)797-6318 during normal business hours. There have been no changes to our privacy policy in the last 12 months.

CU At A Glance

Assets

\$146,591,528

Loans

\$50,174,233

Shares

\$131,458,661

Members

23,278

