

# QUARTERLY TIMES

www.bdfcu.com

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

## Inside this issue:

Use your Credit Union Discount to Save on Insurance  
page 2

Homewood at Williamsport to Celebrate Strawberry Festival  
page 2

Scholarship Applications Due  
page 3

Get a BFCU Loan at These Local Car Dealers  
page 3

Spruce up for Spring with a HELOC  
page 3

Board Members to be Installed at Annual Meeting  
page 3

Rates, Holidays, Contacts  
page 4



**Any Time is the Right Time for a Bulldog Vehicle Loan!**

Now get great vehicle loan rates any time, no promotion required! We've lowered our everyday rates for every credit-worthy borrower so you don't have to wait for a sale to save.

Put \$0 down and get rates low as 3.25% APR for up to 84\* months for almost any vehicle†...even boats and motorcycles. Plus, save even more with your credit union discount on TruStage auto and home insurance (details inside).

What's more, now it's even easier to get Bulldog financing when you need it. For your convenience, you may be able to get a vehicle loan right at the dealership. Bulldog is partnering with select car dealers throughout the tri-state area to provide on-the-spot financing. You get the same great rates, easy terms, and professional service you would if you walked into a branch, but now you can get them right at the dealership anytime they're open...even if the credit union's not!

**Ask your dealer for on-the-spot Bulldog financing!**  
See inside for a complete list of participating dealers.

We're working hard to make it easier for you to save money and time...whether you apply online, in a branch, or now at a dealership. Ask your dealer if they offer low-rate Bulldog loans. If they don't, ask them to partner with Bulldog today.

Visit our website for the growing list of local dealers offering Bulldog financing. And be sure to ask for a Bulldog loan wherever you shop for a vehicle, because like you, your loans belong at Bulldog!



\*Rates based on credit history. Yours may be higher. 84 months on loans of \$25,000 or more.  
†up to 10 model years and 100,000 miles  
Payment example: \$20,000 @ 3.25% APR for 72 months=\$306.17/month



Don't let money on the table!

## Take Advantage of Your Credit Union Discount and Save up to \$519.52\* on Car Insurance

Bulldog members save in lots of ways...from free checking and low-rate loans to free cell phone insurance. And here's another easy way to save hundreds just by being a Bulldog member. You're entitled to a 5% discount on home insurance and a 10% discount on car insurance through the TruStage Auto & Home Insurance Program. You'll get discounts, personalized service and fast 24/7 claims service (including holidays). Combine your car and home insurance to save even more. Switching is easier than you think.

TruStage Car insurance through Liberty Mutual Insurance offers discounts for:

- credit union membership
- multiple vehicles
- anti-lock brakes
- airbags, automatic seat belts



Plus you get:

- 24/7 claim service
- 24-hour Roadside Emergency Assistance coverage\*\*
- guaranteed repairs at network shops

To find out how much you can save with TruStage insurance, call Amanda Leddon, your local Liberty Mutual representative, at (301)378-7632, or stop by during a "TruStage Tuesday" event to speak to her in person and get a free, no-obligation quote.

TruStage™ Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

\*Average annual savings based on nationwide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.

\*\*Optional coverage. Requires the purchase of Towing and Labor coverage to cover cost of towing. Subject to policy limits. Emergency Roadside Assistance available anywhere in the U.S. and Canada.

### Speak to a representative in person at a branch near you!

For your convenience, we're bringing the TruStage reps to you during "TruStage Tuesday." Stop by with your insurance questions and get a free, no-obligation quote. "TruStage Tuesday" is held the first and third Tuesday of the month, from 11:00 am to 1:00 pm, at these branches:

**April 3, Main Office**

**April 17, The Centre**

**May 1, York Road**

**May 15, Sharpsburg Pike**

**June 5, Dual Highway**

**June 19, Smithsburg**



*Stop by and see us!*

**20<sup>th</sup> Annual Strawberry Festival  
Homewood at Williamsport  
Saturday, May 5, 2018  
9:00 a.m. - 3:00 p.m.**

**Enjoy arts & crafts, great food, entertainment, vendors and of course, strawberries! Our Homewood branch will be open until 2:00 for your convenience.**

**PLEASE USE AN ATM ENVELOPE WHEN DEPOSITING CASH AT AN ATM. DO NOT INSERT CASH DIRECTLY INTO THE ATM.**

Envelopes are provided free at each ATM.



## Scholarship Applications Due Soon

Applications are due by 5:00 pm April 20 for the BFCU \$1000 scholarship. Download an application at [www.bdfcu.com](http://www.bdfcu.com). Winners will be announced by May 1.

## Getting a Tax Refund? We Cash Checks for Members Only

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.



Spring Home Improvements Start with a Low-Rate HELOC.

Call for details today!



## Shop these Dealers for On-the-Spot Bulldog Financing

Now you can get a low-rate Bulldog loan right at these local dealerships. We're adding new dealers every day. Check our website for the current list of partners.

- Fitzgerald Auto Mall, Frederick
- Hagerstown Honda/Kia
- Hamilton Nissan, Hagerstown
- Hi-Lo Auto Sales, Frederick
- Hoffman Automotive, Hagerstown
- Krietz Auto Sales, Frederick
- Massey Hyundai, Hagerstown
- Opequon Motors, Martinsburg
- Renn Kirby Mitsubishi, Frederick
- SMH Auto Sales, Frederick
- XLR8 Diesel Trucks, Woodsboro
- Younger Toyota, Hagerstown

## Three Directors To Be Installed at Annual Business Meeting

You're invited to attend Bulldog FCU's Annual Business Meeting, Tuesday, May 1, at 5:30 p.m. at the credit union's Main Office at 580 Northern Avenue, Hagerstown.

Two directors will be installed on the board of directors, each for 3-year terms, during the meeting. They are Rodney Saloom (*incumbent*), and James D. Stouffer, Jr. These dedicated volunteers donate a great deal of time and expertise so that our credit union can continue to grow and flourish. To them we extend our sincerest thanks and appreciation for their unwavering efforts.

*In order to serve you better, please have your account number ready when calling or visiting a branch!*

## Loan Rates & Terms

as of Mar. 31, 2018

FIXED	APR	VARIABLE	APR
<b>Car/Truck/SUV*</b>		<b>Car/Truck/SUV*</b>	
up to 24 mos.	as low as 3.50%	up to appx. 48 mo.	as low as 3.25%
25-36 mos.	as low as 3.75%	49 to appx. 84 mo.	as low as 3.25%
37-48 mos.	as low as 4.00%		
49-60 mos.	as low as 4.25%	<b>Boat/Motorcycle/RV*</b>	
61-84 mos.	as low as 4.50%	up to appx. 48 mo.	as low as 3.25%
		49 to appx. 84 mo.	as low as 3.25%
<b>Boat/Motorcycle/RV*</b>		<b>Signature</b>	
up to 24 mos.	as low as 4.75%	up to 36 mos.	as low as 7.25%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 7.50%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 7.75%
49-60 mos.	as low as 5.50%	<b>Share Secured</b>	2.05%
61-84 mos.	as low as 5.75%	<b>Eliteline</b>	as low as 9.25%
<b>Signature</b>		<b>First Mortgage</b>	Call for rates
up to 36 mos.	as low as 11.25%	<b>Home Equity</b>	as low as Prime+0%
37-48 mos.	as low as 11.50%	<b>VISA</b>	call us
49-60 mos.	as low as 11.75%		

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 Mar. 31, 2018

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.  
Friday: 9:00 A.M. - 7:00 P.M.

#### Drive-Up

Mon. - Thurs.: 9:00 A.M. - 6:00 P.M.  
Friday: 9:00 A.M. - 7:00 P.M.  
Saturday: 9:00 A.M. - 2:00 P.M.

#### Homewood Branch:

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

Whatever the season, your accounts are always  
just a click away on any device.

Apply for your digital banking PIN at bdfcu.com.



## Holiday Closings

Monday, May 28  
Memorial Day

Wednesday, July 4  
Independence Day

## CU At A Glance

**Assets**  
\$151,647,098  
**Loans**  
\$47,305,190  
**Shares**  
\$139,082,266  
**Members**  
23,139

