

QUARTERLY TIMES

www.bdfcu.com

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

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Hurry...Save \$20 for a Limited Time!

Get Back on Track with Skip-a-Payment

Now that the holidays are over, it's time to survey the damage to your finances. If you shopped 'til your balance dropped like the ball in Times Square, we can help.

If you have a loan, then this is the perfect time to skip a payment because, for a limited time, we'll skip the \$20 processing fee*. This offer is good on up to 3 loans in good standing if you've made at least 4 on-time monthly payments.

Download the authorization form at bdfcu.com and email it to loandep@bdfcu.com, fax it to (240)420-2007, or drop it by any branch by January 28.

**We will waive the \$20 processing fee for one skipped payment on up to three (3) loans, subject to approval.*

Interest continues to accrue on your loan at the existing annual percentage rate(s), and regularly scheduled payments will resume in February. The number of payments will not increase, but your loan will be extended one month to accommodate the skipped payment. Offer ends 1/28/19.



Will 2019 be the Year?



If you plan to buy a vehicle this year, ask your dealer for on-the-spot Bulldog financing. Our list of partner-dealers continues to grow, and now includes select **Pennsylvania dealers!** See the list of participating dealers on our website. Ask for quick, convenient Bulldog financing where you shop to get the best deal and drive off with your new car faster.

Attention Graduating Seniors!

Apply Now for a \$1000 BFCU Scholarship

Let Bulldog help you start off on the right foot on the road toward a higher education. Apply now for a BFCU scholarship. We'll present two \$1000 dollar scholarships to deserving student-members.

To be eligible, you must be a credit union member in your own right with a GPA of at least 3.0, and you must be accepted to an accredited college, university, or technical school. Download the application at bdfcu.com, pick one up at any branch, or check with your high school's guidance office.

Applicants will be ranked by grades, need, school activities, and community involvement. Applications are due by 5:00 p.m. April 26. We'll announce two winners, a male and female, by May 6.

For more help to finance your dream, consider a Credit Union Student Higher Education Loan Program (CU Student HELP) Smart Option Student Loan[®] by Sallie Mae[®]. Use the link on our website, or call 877-458-8285.



Board Nomination Petitions Due Soon

The Nominating Committee will accept nominations by petition until 7:00 p.m. on Feb. 1 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 (appx. 230).

Mail petitions to:

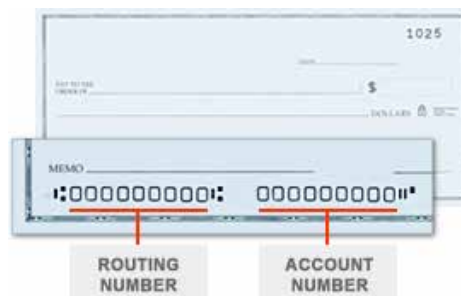
Nominating Committee
c/o Bulldog Federal Credit Union
Attn: Robert Schleigh, chairperson
580 Northern Avenue
Hagerstown, MD 21742



Don't wait for a paper check. Direct deposit is faster. When combined with IRS e-File, the IRS issues 9 out of 10 refunds in less than 21 days. It's safer, too, since it eliminates lost, stolen or undeliverable checks.

You'll need Bulldog's Routing and Transit number, 255077516, and your account number. To deposit funds to your Share/Savings account, use your member number. To deposit funds to your Share Draft/Checking account, use the account number on the bottom of your checks. Don't have checks? Call or stop by any branch.

DO NOT use your debit card number as your account number. This will cause your refund to be rejected.



**Thanks for voting us
#1 Credit Union!**



You Asked for It!

Now You Can Make Loan Payments Online!

Need to make a loan payment in a hurry? Looking for a quick and easy way to pay your loan from another bank account without writing a check or running to a branch? Now you can make loan payments' securely online anytime.

Go to www.bdfcu.com and click the "Make a Loan Payment" Quick Link to pay from your debit card or checking/savings account at another financial institution (have your account number and routing/transit number of your other bank handy). Then follow the prompts to:

- set up a payment method(s) and designate a default
- schedule one-time or recurring payments
- set monthly email and/or text reminders

The easiest, most economical way to pay your Bulldog loan is from your Bulldog account. Contact the loan department to set up automatic transfer, or make the transfer yourself through Internet Banking. But when those options aren't an option, now you have another choice.

**Payments subject to a \$4.95 convenience fee per transfer. Credit cards not accepted. Payments subject to delay. Payments scheduled after normal business hours, or on nights, weekends, or holidays will be processed on the next business day.*



Important Year-End Information

Your December statement reflects 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 2018 income tax returns will be mailed to you by 1/31/19.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/19. You will not get paper copies by mail.

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.

Make the Most of the Most Versatile Card in Your Wallet With These Handy Tips

There are so many reasons to make Bulldog Debit Mastercard your go-to card for all your purchases. In addition to Zero Liability protection, you'll enjoy:

- **Generous daily withdrawal limits** – \$1000 for purchases and \$500 at an ATM, with separate limits for joint cardholders. Need more? Call us for a temporary increase.
- **Free, customizable alerts** to protect your account from fraud
- **Free cell phone insurance** when you use it to pay your monthly cell bill

To make the most of the most-used card in your wallet, keep these tips in mind:

- Activate a new card and set a PIN by calling the number on the sticker from the phone we have on record. You can use the same PIN you have on your current card. Joint cardholders must call from the main member's phone of record to activate their card and provide the main member's SSN to set a PIN. Sign your new card and destroy your old card (if applicable).
- If you have automatic or recurring payments on your card, update those merchants ASAP with new card information to ensure continuous service.
- Your card comes with 24/7 fraud monitoring, so let us know if you will be traveling out of the area or the country. The Fraud Department will call to verify your card activity, so make sure we have your current phone number.
- Services such as iTunes and Google Playstore, and gaming systems such as Xbox and PlayStation store your debit card number in their system and the device. Anyone who uses that device can make purchases on your debit card, so delete your card after you make your purchase. If you don't and someone makes unauthorized purchases, you may lose your dispute rights.



Loan Rates & Terms

as of Dec. 31, 2018

FIXED	APR	VARIABLE	APR
Car/Truck/SUV*		Car/Truck/SUV*	
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%	Boat/Motorcycle/RV*	
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%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 4.75%	up to 36 mos.	as low as 7.50%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 7.75%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 8.00%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 9.50%
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%		

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 Dec. 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	0.250%	0.25%
	\$10,000 - \$24,999	0.300%	0.30%
	\$25,000 - \$49,999	0.450%	0.45%
	\$50,000 - \$99,999	0.450%	0.45%
	\$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.



Attention graduating seniors! If higher education is in your future, then apply now for a Bulldog scholarship. Details inside.

Holiday Closings

Tuesday, Jan. 1
New Year's Day

Monday, Jan. 21
Martin Luther King, Jr. Day

Monday, Feb. 18
Presidents' Day

CU At A Glance

Assets
\$156,558,916
Loans
\$58,159,046
Shares
\$142,803,660
Members
23,770



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