

QUARTERLY TIMES

www.bdfcu.com

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

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New Program Helps You to Live Better For Less™

Now, every time you go to the grocery store, go out for dinner, or take in a movie you can save money. Introducing Benefits Plus®, the exciting new discount benefits program designed to save you and your family money on the products and services you use everyday.

With Benefits Plus® you and your family will live better for less™ with savings on everything from travel services to concert tickets to prescription discounts...and so much more. From savings on gas and groceries to the vacation of a lifetime, Benefits Plus® will help you and your family get more and do more, for less!

If you have a BFCU checking account, then you can enroll in Benefits Plus®! Look inside to see just some of the ways you can save money on the products and services you use everyday. And enroll today!



See inside for just some of the ways you can save!

2 Students Awarded \$1000 Scholarships



Two Bulldog Federal Credit Union members have been awarded \$1000.00 scholarships by Credit Union President and Chairman of the Scholarship Selection Committee, David Barrett. They are Hope Elizabeth Kemmerer of Smithsburg High School and Brett Tyler Guessford of Williamsport High School.

An avid reader, Link Crew leader, and National Honor Society member, Hope will attend Frostburg State University where she will major in elementary education. Thanks to a very influential second grade teacher, she dreams of pursuing a career as an elementary school teacher. Graduating twelfth in her class with a 4.19 GPA, Hope was active in Drama Club, Latin Club, and Red Cross Club. A member of Ruri-Teen throughout high school, she achieved the post of vice president in her senior year.

Brett will attend Georgetown University where he will major in Political Science/Government. What started with an AP US Government class in his sophomore year has grown into a passion to connect constituents to government. A 4-time Distinguished Honor Roll recipient, Brett graduated fourth in his class with a 4.21 GPA. He was an activist and organizer with Political Revolution PAC, and he served as an intern for the congressional office of John Delaney. A coin and flag collector, his other interests include creating music and drawing.

Bulldog awards scholarships each year to a male and female member who display high scholastic achievement and character, involvement in extracurricular and community activities, and financial need. Learn more at www.bdfcu.com.

Traveling? Shopping for a Big-Ticket Item? Call Us First to Avoid Declined Transactions

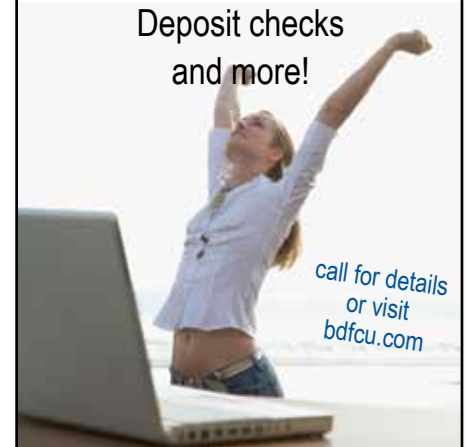
There are safeguards built into your Debit Mastercard to protect your account from loss and fraud. But sometimes those safeguards can get in the way of convenience.

If travel plans will take you out of your normal shopping area, especially if you'll be traveling abroad, call us and let us know when and where you're going so that we can prevent the system from automatically blocking your "out of territory" transactions.

Similarly, if you'll be shopping for an item that exceeds your daily \$1000 point-of-sale limit, call us and let us know that, too. We can raise your limit temporarily to cover that transaction.

Get Out of Town Not Out of Touch With Online Services

- Open an account
- Apply for a loan
- Get your statement
- Check your balance
- Transfer money
- Make a loan payment
- Pay bills
- Deposit checks
- and more!



call for details
or visit
bdfcu.com

COMING SOON! 24/7/365 Call Center

Locked out of Internet Banking over the weekend? Got an account question at 2 am? Soon you'll be able to get help with common account issues any time of the day or night. Watch our website for details. **Please remember, for your protection we will not provide balances or account numbers over the phone. You can access that information securely yourself through Internet Banking or K-9 Line.**

Discover All You're Entitled to With Benefits Plus®

Exciting Benefits
Extraordinary Value



How would you like to lower your grocery bill, make prescriptions more affordable, and pay less for your dream vacation? You can add all these exciting benefits to your share draft/checking account for a low monthly fee of only \$4.95* That's right, just \$4.95 for all these benefits...and more:

Travel Services: Save on airfare, hotels, cruises, resort vacations, and rental cars with the lowest guaranteed pricing and highest quality concierge service available. Plus get 3% to 5% cash back for all travel booked through the program. Best of all, you can talk to a live representative to arrange your travel plans and still enjoy discounts!

Ticket Xpress: Enjoy special admission pricing and exclusive members-only savings of up to 50% on the largest online entertainment offers on movie tickets, sporting events, concerts, theme parks, ski resorts, zoos, aquariums, tours and more!

Cash Back Rewards: Earn cash back when you shop at over 3,000 participating online merchants. Additional features include daily deals, free shipping, and more!

Gift Card Savings: Save up to 15% on retail gift cards at nationally recognized stores and up to 10% on select restaurant gift cards, many available as e-gift cards for instant savings. Enjoy dinner and a movie with a \$25 restaurant gift card and 2 adult movie tickets for only \$38!

Health Services: Save up to 60% at over 59,000 participating area and national pharmacies¹. And get up to 50% off the regular retail price on frames and prescription lenses². Save on dental plans³, hearing care, and even pet health insurance.

Consumer Services: Shop confidently with 90-day purchase protection and extended repair warranty⁴ on purchases. Enjoy discounts on award-winning antivirus software. And travel confidently with 24-hour emergency roadside assistance and vehicle safety information.

And more: Dining Dough, grocery coupon club, office and school supply savings, special offers and cash back on all major wholesale club memberships, college care packages, local merchant and restaurant discounts, and more!

Ready to start saving? To add Benefits Plus® to your share draft/checking account for just \$4.95 a month, visit our website at www.bdfcu.com or stop by any convenient branch. Once enrolled, follow the instructions to activate your membership, then download the free app and start saving today!

*\$4.95 will be deducted from your share draft/checking account on the last day of each month. Refer to the Benefits Plus® Terms & Conditions provided at enrollment for complete details.

¹Cash and carry restrictions apply

²Outlook Vision Well Card required. Available for print at benefits-plus.org or mobile app

³Not all plans available in all states. 1-year commitment required. Visit benefits-plus.org for details.

⁴Protection is in addition to other similar coverage at no extra cost to members. Restrictions apply. See benefits-plus.org for details.

Bulldog Federal Credit Union has selected Generations Gold, Inc., a fully independent third-party benefits provider, to provide travel and other discounted service directly to Benefits Plus® members. Bulldog assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through Benefits Plus® may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. Some restrictions apply.

The descriptions herein are summaries only and intended for informational purposes only and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. You can view the complete terms, conditions, exclusions and complete program details by visiting www.benefits-plus.org or by calling 1.866.329.7587. Generations Gold, Inc., is not insured by any Federal Government Agency.



Loan Rates & Terms

as of June 30, 2019

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 7.75%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 8.00%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 8.25%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 9.75%
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%		
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 June 30, 2019

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.

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



Holiday Closings

Thursday, July 4
Independence Day

Monday, Sept. 2
Labor Day

Monday Oct. 14
Columbus Day

CU At A Glance

Assets

\$ 179,150,836

Loans

\$71,069,648

Shares

\$152,593,664

Members

24,382

