

QUARTERLY TIMES

www.bdfcu.com

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

Just in time for
the holidays,
skip your loan
payment and
**SKIP THE \$20
PROCESSING
FEE!**
See page 2 for
all the details.

Also in this issue:

Access 30,000 Surcharge-Free
ATMs Soon!
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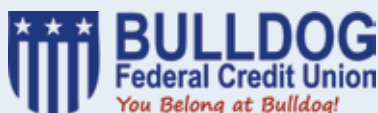
Open a Christmas Club Now
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Get Free ID Theft Protection
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Save precious time and money!

Holidays Cost Less With New Discount Program

Benefits Plus® makes it simple to shop and save this holiday season. If you have a Share Draft account, enroll today and discover hundreds of ways to make your holidays less stressful and more affordable.

Save on Party Prep

- Get cash back when you renew your Sam's Club®, BJ's®, or Costco® memberships or get 40% off a new Sam's Club® membership.
- Save with printable grocery coupons.
- Enjoy a free grocery coupon club membership.

Gift Giving Made Easy

- Save up to 15% on restaurant and retail gift cards and e-gift cards for places like Amazon, iTunes, GameStop, Bath and Body Works, Outback, Buffalo Wild Wings, Sheetz, Shell, and many more!
- Earn cash back at over 3,000 online retailers.
- Give dinner/movie bundles for two for just \$38! Save on movie tickets, too.
- Gift a Benefits Plus® membership to family members (must live 25 miles from a branch)

Don't Forget to Treat Yourself

- Safeguard holiday purchases with an extended repair warranty.
- Book a holiday get-away at the lowest guaranteed available prices plus get cash back on airfare, hotels, cruises, rental cars, and more.

To discover all the discounts at your fingertips, add Benefits Plus® to your share draft/checking account today for just \$4.95* per month. With so many ways to save, it's better than free! Visit www.bdfcu.com to enroll or stop by any branch for more details. Learn more at benefits-plus.org.

*\$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 for complete details.

Bulldog FCU 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.



Open a Christmas Club Now



Now you can open a 2020 Christmas Club account any time. Just click "Open an Account" on the home page of our website or the "UOpen" tab in Internet Banking. Make deposits any time, earn competitive dividends, and get 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).

Lock Box Fee Reminder

Safe deposit box rental fees will be deducted automatically from your share account on November 30.

Coming Soon!



**Access to nearly 30,000
surcharge-free* ATMs**

Including 7500+ that accept deposits

Watch for details!

*Surcharge fee waived by ATM owner; \$1.50 BFCU foreign ATM fee applies.

Skip a Loan Payment, We'll Skip The Fee!

Looking for a way to stretch your holiday budget? Bulldog is here to help! For a limited time, fall in for a great skip-a-payment special. If your loan is current, and you've made at least 4 on-time monthly payments, then you can request to skip a payment. Choose the month you want to skip between October and January, and we'll waive the \$20* processing fee! Complete the authorization form below and email it to loandep@bdfcu.com, fax to (240)420-2007, or drop it off at any convenient branch. You must make your request at least 3 days before the end of the month you'd like to skip.

*We will waive the \$20 processing fee for one skipped payment on up to three (3) loans between October 2019 and January 2020. Subject to approval. Interest will accrue at the existing annual percentage rate(s), and regularly scheduled payments will resume the following month. The number of payments will not be increased, but your loan will be extended one month to accommodate the skipped payment. Offer ends Jan. 28, 2020.



Fall Skip-a-Payment Authorization Form

I authorize BFCU to set the due date ahead one (1) month on the loan(s) indicated below for the month indicated below. I understand and agree to the following:

1. My next payment(s) will be due the following and each successive month until balance is paid in full.
2. The number of payments is not increased, but the maturity of the loan will be extended one month, and **THE INTEREST CHARGES WILL BE GREATER THAN AS STATED WHEN THE LOAN WAS GRANTED.**
3. My loan payment is current. Skip-a-payment will not normally be approved for use more than one time per loan in any 12-month period.
4. Signature(s) of all borrowers, co-borrowers, co-signers and owners of collateral are required for each loan payment skipped. If skipping more than one loan, copy this form to provide signatures for each loan.
5. Cannot be used on loans secured by real estate.

Loan ID to skip: _____

Month to skip: ☐ Oct. ☐ Nov. ☐ Dec. ☐ Jan.

Loan ID to skip: _____

Month to skip: ☐ Oct. ☐ Nov. ☐ Dec. ☐ Jan.

Loan ID to skip: _____

Month to skip: ☐ Oct. ☐ Nov. ☐ Dec. ☐ Jan.

Name: _____

Account Number: _____

Address (street, city, state, zip): _____

Signature of Applicant: _____

Date: _____ Phone: _____

Signature of Co-Applicant: _____

Date: _____ Phone: _____

Signature of Co-Signer: _____

Date: _____ Phone: _____

Signature of Collateral Owner: _____

Date: _____ Phone: _____

Approved by Credit Union: _____ Date: _____

Now Enjoy Peace-of-Mind With Free 24/7 Identity Theft Protection With A Bulldog Debit Mastercard®

Your Bulldog Debit Mastercard® is more than just a way to access your money. Now it gives you powerful, 24/7 identity theft protection at no extra charge. Mastercard® ID Theft Protection™ proactively monitors millions of data points and scours the deepest corners of the Internet searching for compromised credentials, detecting potential fraud early and alerting you so that you can take immediate action. You'll receive alerts for high risk transactions, compromised credentials, or Black Market activity related to your personal data.

In addition, Mastercard uses VantageScore® 3.0 to monitor your credit profile at TransUnion® to look for changes that could indicate potential fraud such as new credit inquiries, an address change, or a new credit account opened in your name. Developed by the three major credit bureaus, VantageScore® 3.0 scores up to 35 million more adults than other scoring models, providing you with a numerical score that reduces complexity and provides a good reference point for your current credit standing.

You can monitor your identity risk level, track your credit profile and respond to alerts all from an easy-to-use online dashboard. Plus, you'll receive a monthly identity risk status email that gives you a quick and convenient snapshot of your current risk level. And should an incident occur, certified, white-glove resolution specialists are available 24/7 to help you report your incident to law enforcement and forward the report to creditors. And they'll notify the appropriate bank or agency to cancel or replace stolen or missing items such as a credit/debit card, driver's license, Social Security card, or passport.

To activate your free ID theft protection benefits on your Bulldog Debit Mastercard, visit mastercardus.idprotectiononline.com and enter your card number to start the registration process.



Board 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 each for a 3-year term. To become a candidate, submit a written nomination to any Nominating Committee member by 5:00 P.M. Nov. 1, 2019. 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 Markle, and Jamie Gearhart. An election will be conducted only if there are more nominees than vacancies.

Bulldog FCU Earns National Acclaim with Top Ranking in Forbes Magazine Thanks to You!

We're thrilled to have the opportunity to thank you, our loyal members, for voting us into the top 5 credit unions in Maryland according to Forbes Magazine. Bulldog FCU ranks #2, despite being the youngest and the smallest institution on the recently released 2019 list, with half the staff of the next largest credit union in Maryland's top 5.

BFCU President David Barrett is not surprised. "We are lean, efficient and focused on delivering the most value that we can for our members' investment in us. They trust us with their money, and we do our very best to make the most of it for them," Barrett said.

Forbes Magazine partnered with market research firm Statista to survey more than 25,000 U.S. customers regarding their banking relationships. Financial institutions were scored on overall recommendations and satisfaction as well as on trust, terms and conditions, branch services, digital services, and financial advice. Overall, 182 credit unions and 149 banks earned the best-in-state designation, or just 3.1% of the total number of U.S. financial institutions.

Loan Rates & Terms

as of Sept. 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 7.25% |
| 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% | Share Secured | 2.05% |
| 61-84 mos. | as low as 5.75% | Eliteline | as low as 9.25% |
| 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 Sept. 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 | 0.150% | 0.15% |
| | \$10,000 - \$24,999 | 0.200% | 0.20% |
| | \$25,000 - \$49,999 | 0.400% | 0.40% |
| | \$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.

HOLIDAY CLOSINGS

Monday, Oct. 14

Columbus Day

Monday, Nov. 11

Veterans Day

Thursday, Nov. 28

Thanksgiving

Tuesday, Dec. 24

Christmas Eve close at 12:30

Wednesday, Dec. 25

Christmas Day

Wednesday, 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

\$ 166,762,591

Loans

\$75,549,305

Shares

\$150,229,363

Members

24,846



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