

QUARTERLY TIMES

www.bdfcu.com

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

Inside this issue:

Seniors—Apply for a \$1000 Scholarship Now!
[page 2](#)

Get Your Tax Refund Faster With Direct Deposit
[page 2](#)

Board Accepts Nominations
[page 2](#)

Save on a Winter Getaway with Benefits Plus®
[page 2](#)

Call Anytime for 24/7 Support
[page 3](#)

Get Surcharge-Free ATM Access Coast to Coast
[page 3](#)

Skip-a-Pay Special Ends Soon
[page 3](#)

Rates, Holidays, Contacts
[page 4](#)

Put one in your wallet and save!

Five New Mastercard® Credit Cards Available Soon!



When it comes to credit cards, there are a lot of issuers competing for a slot in your wallet. And most of those issuers are huge, nationally recognized merchants or financial institutions with the resources and deep pockets to make some pretty compelling offers. Think Bulldog can't compete with the big dogs? Think again! We're pleased to announce that soon you'll be able to choose a Bulldog Mastercard® credit card with all the benefits of a big-name card and all the convenience and personal service you expect from your credit union.

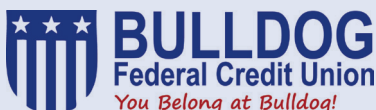
With a Bulldog Mastercard® credit card, you'll be able to choose how you want to save. Do you carry a balance? Choose our new low-rate card. Do you like rewards? Choose our new cash-back card. Do you travel a lot? Choose our new travel rewards card. There will be a new student card and a new business card, too.

Every Bulldog Mastercard® credit card will come with these world-class features:

- No Annual Fees
- No Balance Transfer Fees
- No Foreign Transaction Fees
- Low Minimum Payments
- 24-hour Member Support
- State-of-the-art Fraud Protection
- Instant-issue Accessibility



You'll be able to apply for your new Bulldog Mastercard® credit card on our website or in any convenient branch. Cards will be available soon, watch for details!





Attention Graduating Seniors! Apply Now for a \$1000 BFCU Scholarship

Financing a higher education can be daunting. Bulldog can help with two \$1000 dollar scholarships for 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 24. We'll announce two winners, a male and female, by May 4.

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.

Shell Out Less for Your Winter Getaway with Benefits Plus[®]

Get the guaranteed lowest published fares available at the time of purchase on airfare, cruises, hotels, car rentals and more... plus 3% – 5% cash back! Talk to a live representative to arrange your travel plans and still enjoy discounts. It's the best deal in travel. Learn more at bdfcu.com.

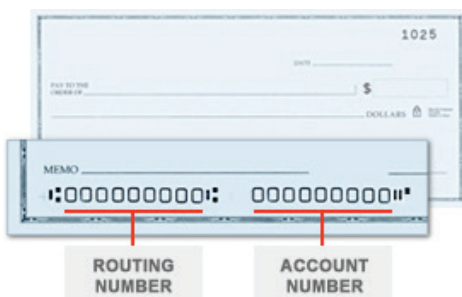


Getting a Tax Refund? Direct Deposit is Faster, Safer

Do you expect a tax refund this year? Get it faster with direct deposit. 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.



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 2019 income tax returns will be mailed to you by 1/31/20.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/20.

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.

Board Nomination Petitions Due Soon

The Nominating Committee will accept nominations by petition until 5:00 p.m. on Feb. 3 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. 240).

Mail petitions to:

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



Bulldog is now live after 5!

We're here to help 24/7/365.
Call (301)797-6318 anytime.

Hurry, Save \$20 for a Limited Time!

Skip-a-Loan- Payment Special Ends Soon

If the holidays left you a little light in the wallet, now would be the perfect time to skip a loan 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 loandept@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 at the existing annual percentage rate(s), and regularly scheduled payments 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 1/28/20.

Welcome to Coast-to-Coast Surcharge-Free ATM Access!

Now you can access the nation's largest credit union-owned, surcharge-free* ATM network with nearly 30,000 ATMs conveniently located where you live, work and travel! Bulldog FCU has joined the CO-OP ATM network giving you surcharge-free access to your accounts in all 50 states and 10 countries. Larger than any bank network in the country, the CO-OP network includes ATMs in popular retail locations such as 7-Eleven, Costco and Publix, as well as ATMs in 2000 other credit unions in the network. Surcharge-free CO-OP ATMs accept both ATM and debit cards, and more than 7500 accept deposits.

CO-OP ATMs are easy to find:



- WEB: Online at co-opatm.org
- APP: Free for iPhone and Android devices
- TEXT: Text a zip code to 91989
- PHONE: Call 1-888-748-3266

Military members and snowbirds will enjoy the coast-to-coast convenience, as well as anyone who is moving, traveling for work, going on vacation, or going off to college. Whether you're on the road or just running around town, be sure to look for a CO-OP surcharge-free ATM near you and save.

*While participating credit unions do not charge for using their networked ATMs, you will still be charged a \$1.50 foreign ATM fee.

Thanks for voting us
#1 Credit Union
2 years in a row!



Loan Rates & Terms

as of Dec. 31, 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 7.00%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 7.25%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 7.50%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 9.00%
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 Dec. 31, 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.



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

Holiday Closings

Wednesday, Jan. 1

New Year's Day

Monday, Jan. 20

Martin Luther King, Jr. Day

Monday, Feb. 17

Presidents' Day

CU At A Glance

Assets

\$167,269,674

Loans

\$76,530,709

Shares

\$150,303,004

Members

24,611



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