

QUARTERLY TIMES

www.bdfcu.com

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

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Choose the New Bulldog Credit Card That Suits Your Personal Style

How do you want to save? Now the choice is yours with a new Bulldog credit card tailored to suit your personal spending style. Regardless of which card you choose, you'll get competitive rates and all the benefits of a big-name card with all the convenience and personal service you expect from your credit union.

If you're a shop-til-you-drop kind of cardholder, get a rate that looks great on your bottom line. If you carry a balance, our new low-rate card is your perfect fit.

Want more for your money? Earn 1% cash back on all purchases all the time with our cash back rewards card. Then choose to have your earnings applied as a statement credit or automatically credited to your Bulldog savings account.

Our new travel rewards card is just the ticket for mobile members. When you pack this card, each purchase gets you closer to your destination, whether it's across the country or around the world.

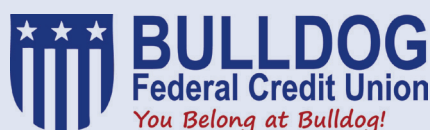
And the savings don't stop there. Every card comes with:



- NO annual fee
- NO balance transfer fee
- NO cash advance fee
- NO foreign transaction fee

What's more, cardholders will enjoy state-of-the-art fraud protection and 24-hour customer service.

Choose the card that fits your budget and your lifestyle. To apply, visit the Quick Link at bdfcu.com or stop by any convenient branch. A Bulldog credit card is a great fit. See how good the savings look on you!





Someone overpays you by check and asks you to send some money back.

Someone asks you to pay for something in the form of gift cards.

An online love interest suddenly has an emergency that requires you to send them money.

You have to pay up front in order to claim prize winnings.

Your "grandchild" calls from jail and needs you to send money or gift cards to get them out.

Your financial institution calls to verify your account information.

The Social Security Administration calls to say your benefits are ending or your social security number will be suspended.

The Bureau of Tax Enforcement demands immediate payment of your taxes. (Hint: that bureau does not exist!)

Yep...all scams. From fake check schemes and work-at-home opportunities to vehicle wrap advertising and mystery shoppers, the list of scams is long. Before you grab your checkbook or head out to buy gift cards, stop...think....talk it over with someone you trust. And consider these ways to avoid becoming a scam statistic:

1. Never give out your account information, even if someone wants to make a deposit to your account.
2. Verify calls, letters and other solicitations with information you know to be correct. Get phone numbers and website URLs from known sources like monthly bills or other regular correspondence with that company or individual.
3. Never wire money to a stranger or pay for something in the form of gift cards.
4. Don't rely on caller ID. Those names and numbers are easily spoofed to look like they're coming from a person or business you know.
5. Never send money back to someone who sent you a check. By law, banks have to make deposited funds available within days. But uncovering a fake check can take weeks. By then, the scammer has your money and you have to repay the bank. Just because the check "cleared" does not mean it's good!

If something is questionable, call us or contact the Federal Trade Commission (ftc.gov) before you act. It could save you hundreds...or even thousands of dollars.

Find a Surcharge-Free ATM Near You!



- 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

ATTENTION SENIORS

'20 Scholarship Applications are due Apr. 24 by 5:00 pm.

Winners will be announced by May 4.

Directors To Be Installed at Annual Meeting

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

Three incumbent directors will be installed for 3-year terms on the board of directors during the meeting. They are Victor Kronstadt, Robert Schleigh, and David McGaha. 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.

Getting a Tax Refund?

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.

Regulation CC Thresholds to Increase

Effective July 1, 2020: The current requirement to make \$200 of non-next day items available by the next business day will increase to \$225, and the first \$5,000 that must be made available when placing an exception hold for new accounts, large deposits and repeated overdrafts will increase to \$5,525.

Looking for More from Your Membership? Here are 3 Easy Ways to Make Your Membership Work Harder for You.

1 Planning a Vacation? Escape for Less with Benefits Plus®!

From a long weekend to a long-awaited getaway, don't spend hours searching the Internet for the best travel rates. Sit back, relax and let your personal travel concierge from Benefits Plus® design your ideal vacation. You'll get the guaranteed lowest available prices on airfare, hotels, car rentals, cruises and vacation packages without lifting a finger. You even get a cash back reward! With personal service, guaranteed lowest rates, and cash back, it's a win-win-win!

Benefits Plus® has hundreds of other ways to save on the products and services you use everyday. Save at local restaurants, retail stores, theaters, amusement parks, even save on gas, groceries, prescriptions, eye glasses, and more.

To add Benefits Plus® to your BFCU checking account for just \$4.95 per month, visit www.bdfcu.com or stop by any branch.



2 Save With Home & Auto Insurance Discounts



There's more to membership than just great rates and easy financing. You may qualify for special discounts on insurance through TruStage, the member-friendly insurance provider protecting 20 million hard-working Americans like you.

With the TruStage Auto & Home Program you get free quotes from licensed agents with no sales pressure. TruStage makes it easy to switch so you don't go a day without coverage. Plus your satisfaction is guaranteed. If you're not completely satisfied, cancel in the first 30 days for a full refund, no questions asked!

Call 1-855-837-4353 or visit trustage.com to discover the benefits of protection through the provider trusted by thousands of credit unions for over 80 years.

3 Take the First Step on the Path Toward Financial Freedom

Maybe you joined Bulldog for your first car loan or for free checking. Maybe for the convenience. Or maybe it's just because it's where your parents always banked. Whatever the reason, when you joined you became part of a financial cooperative dedicated to helping you succeed financially. That's why we've partnered with GreenPath Financial Wellness, the nonprofit counseling service that empowers you to build the financial foundation for your dreams.

GreenPath's compassionate, professional counselors will help you to:

- Get out of debt faster and avoid bankruptcy
- Create a budget and save money
- Build credit and understand your credit report
- Plan for housing, from buying a home to avoiding foreclosure
- *And much more!*

The first step is free and 100% confidential. Call GreenPath today at 800-550-1961 to get started on your path to financial independence.



**Due to scheduled maintenance, ATMs will be down from
5 pm ET Tues. April 7 to 4 am ET Wed. April 8**

Loan Rates & Terms

as of Mar. 31, 2020

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 6.75%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 7.00%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 7.25%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 8.75%
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%	Mastercard	as low as 10.00%
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, 2020

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	0.050%	0.05%
	\$10,000 - \$24,999	0.100%	0.10%
	\$25,000 - \$49,999	0.300%	0.30%
	\$50,000 - \$99,999	0.350%	0.35%
	\$100,000 and over	0.450%	0.45%

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.



Stop by and see us!
21st Annual Strawberry Festival
Homewood at Williamsport
Saturday, May 2 • 9 a.m. - 3 p.m.
Our Homewood branch will be open until 2:00

Holiday Closings

Monday, May 25
Memorial Day

Saturday, July 4
Independence Day

CU At A Glance

Assets

\$174,174,804

Loans

\$77,627,402

Shares

\$157,295,295

Members

24,827



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