

QUARTERLY TIMES

www.bdfcu.com

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

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Get a "Gift" with Every Purchase With a New Bulldog Credit Card

With the holiday shopping season right around the corner, now is the perfect time to open a new Bulldog credit card because our cards actually pay you back every time you use them! It's like getting a gift with every purchase.

Choose the **cash back card**, and earn 1% on every purchase, every day...not just on certain types of purchases or categories that change every month. Apply the cash back monthly as a statement credit or transfer it directly to your Bulldog savings account.

Across the country or around the world, fly the friendly skies for less with the **travel rewards card** and earn dollar-for-dollar toward airline tickets. Rewards accumulate up to 5 years.

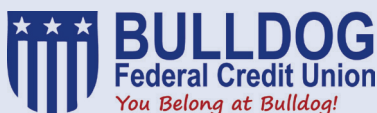
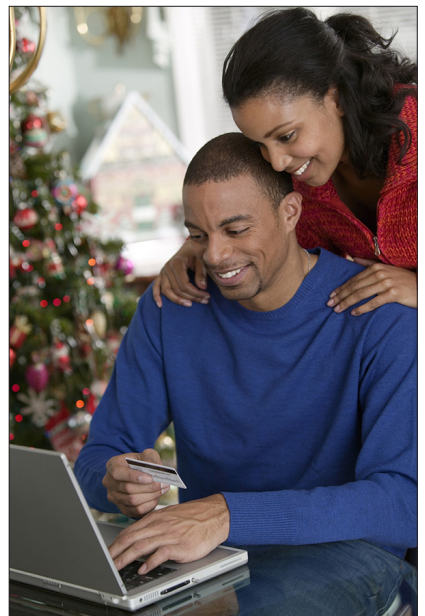
If you carry a balance, then the **low rate card** is a great way for you to shop and save. It's the budget-friendly card that's easy on your pocketbook with great rates and low monthly payments.

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. 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
- Fraud protection
- 24-hour customer service



Shop and save this holiday season with a new Bulldog credit card. Apply now with the Quick Link at bdfcu.com or call (301)797-6318.





Heads Up Holiday Shoppers!

Avoid Checkout Catastrophes With These Essential Debit Card Tips

It may be pumpkin spice season now, but soon you'll be up to your jingle bells in holiday shopping. Time to review some Debit Mastercard do's and don'ts so you don't get declined at checkout!

First, remember your daily limits: up to \$500 per day at an ATM, and up to \$1000 per day for purchases. If you know you'll need more for a special purchase, call us at (301)797-6318 so we can temporarily boost your limit. These limits are in place to protect you from unnecessary exposure should your debit card become lost or compromised, so we want to set your limit back to normal as soon as possible.

Mastercard also protects you by flagging unusual or risky transactions. To avoid being declined, let us know before you initiate:

- Large dollar transactions
- Transactions outside your normal shopping territory
- Transactions made on international websites
- Travel reservations, including airline tickets, hotels, Airbnb, etc.
- Large online tech purchases from places like apple.com and bestbuy.com

As a Debit Mastercard holder, you're eligible for powerful, free 24/7 enhanced identity theft protection. Mastercard® ID Theft Protection™ scours the deepest corners of the Internet for compromised credentials and fraud. Plus, they monitor your credit profile at TransUnion® to look for changes that could indicate potential fraud. You can monitor your risk level, track your credit profile, and respond to alerts all from an easy-to-use online dashboard. Plus, you'll get a monthly email that gives you a snapshot of your current risk level. To activate your free identity theft protection benefits, visit the debit card section of our website.



It's Time to Open a Christmas Club

Now you can open a 2021 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).

K-9 LINE TO BE DEACTIVATED DEC. 31, 2020

K-9 Line users can continue to access their accounts by smart phone with free online banking via browser or free mobile app. To learn more about digital banking and to apply for access, visit www.bdfcu.com/e-services. In addition, credit union representatives are available 24/7 in our call center.

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. 6, 2020. 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: David McGaha (chairperson), Joseph Chukla, and Jamie Gearhart. An election will be conducted only if there are more nominees than vacancies.



Lock Box Fee Reminder

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

Here's an early holiday gift from your Credit Union!

Skip a Loan Payment...And Skip The Fee!



Holidays can be tough on your budget. Skipping a loan payment can help. Choose the month you want to skip between October and January, and we'll waive the \$20* processing fee on up to 3 loans! Your loan(s) must be current with at least 4 on-time monthly payments. Complete the authorization form below and email it to loandep@bdfcu.com, fax to (240)420-2007, or drop it off at any branch. Make your request at least 3 business days before the end of the month you want to skip.

**We will waive the \$20 processing fee for one skipped payment on up to three (3) loans between October 2020 and January 2021. 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 increase, but your loan will be extended one month to accommodate the skipped payment. Offer ends Jan. 27, 2021.*



Holiday Skip-a-Pay 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: _____

**Rake in
Great
Savings
Now!**

Leaves aren't the only thing piling up. Now you can enjoy a bounty of savings on the products and services you use every day with Benefits Plus®. Here are just a few ways to save:

Travel: guaranteed lowest published rates, personal concierge, cash back

Entertainment: movie tickets, sporting events, concerts, theme parks

Gift cards: national and local retail stores and restaurants

Health: prescriptions, eye glasses, dental plans, hearing care

Family: grocery coupons, shopping club memberships, school supplies

You can live better for less when you add Benefits Plus® to your share draft account for just \$4.95* per month. With so many ways to save, it's better than free! Visit www.bdfcu.com to enroll today. Learn more at benefits-plus.org. See website for full terms and disclosures.

Loan Rates & Terms

as of Sept. 30, 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 5.50%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 5.75%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 6.00%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 7.50%
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%	Credit Cards	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, 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	0.075%	0.08%
	\$25,000 - \$49,999	0.150%	0.15%
	\$50,000 - \$99,999	0.225%	0.23%
	\$100,000 and over	0.250%	0.25%

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. 12

Columbus Day

Wednesday, Nov. 11

Veterans Day

Thursday, Nov. 26

Thanksgiving

Thursday, Dec. 24

Christmas Eve close at 12:30

Friday, Dec. 25

Christmas Day

Friday, 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

\$198,870,859

Loans

\$80,127,839

Shares

\$180,600,477

Members

25,209



Contact Us

MAIN OFFICE

580 Northern Avenue
Hagerstown, MD 21742
(301)797-6318
fax (240)420-2000
www.bdfcu.com
email: info@bdfcu.com

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

Routing Number: 2550-7751-6

K-9 Line

(301)797-4755 or 1-888-K9LINE9

Debit Card Lost/Stolen

1-866-559-4805 after hours

Debit Card Activation/PIN

1-866-985-2273

Credit Card Directory:

Lost/stolen: 1-800-449-7728

Activation: 1-800-631-3197

24-hr Card Services: 1-866-590-7731

PIN Now: 1-888-886-0083

Rewards: 1-800-637-7728

Lobby Hours

Mon. - Thurs.: 9:00 A.M. - 5:00 P.M.

Friday: 9:00 A.M. - 7:00 P.M.

Drive-Up Hours

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