

QUARTERLY TIMES

www.bdfcu.com

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

IMPORTANT REMINDER K-9 Line is no longer in service.

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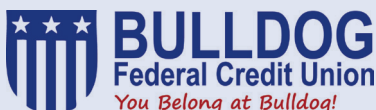
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Manage All Your Accounts From Any Device With Just One Login!

New Digital Banking System to Launch March 1

Mark your calendar because this year March means more than just longer days and warmer temperatures. It's the beginning of a whole new era of digital banking. Beginning March 1, your digital banking experience will be faster, safer, more convenient and more intuitive than ever before...across any device.

The new system puts you at the center of the action. You'll see all your accounts, plus all the accounts you're linked to, on one convenient screen. You'll see the big picture with one simple login so managing your money is quicker and easier.

Soon you'll be able to:

- Check your balance without having to log in to your account
- Turn your debit and credit card on and off from any device
- Link to outside accounts quickly and easily **for free**
- Grant account access to family and friends
- Pay bills just by snapping a picture
- And so much more!

Enrolling in the new system is quick and easy from any device. You'll need to enroll the first time you access the new system on or after March 1. All you need is your Bulldog account number and your Social Security Number. You'll set up a new user name and password, answer a few quick questions, and BAM! You're in!

Online banking, including bill pay, will be unavailable from 7:00 p.m. Friday, Feb. 26 until 8:30 a.m. Monday Mar. 1. Watch for details on our website and inside online banking, and get ready to "spring forward" into a new world of online convenience.

Accounts Overview

+ Add new account Show hidden accounts		
Primary Share / Primary Share XX108 - S:0005 - Savings	\$2,908.92	\$2,883.92 available
Money Market Share / Money Market Share XX108 - S:0005 - Savings	\$22,029.36	\$20,029.36 available
Share Draft / Share Draft XX108 - S:0008 - Checking	\$735.25	\$735.25 available

Since last login ✓

Hurry, Save \$20 Now!

Skip-a-Payment Special Ends Soon



Cleaned out after the holidays? Skipping your January loan payment can help. Apply before January 27 and 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 27.

**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 1/27/21.*

Attention Graduating Seniors!

Apply Now for a \$1000 BFCU Scholarship

Ease the financial burden of higher education with a \$1000 scholarship. 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 23.** We'll announce two winners by May 3.

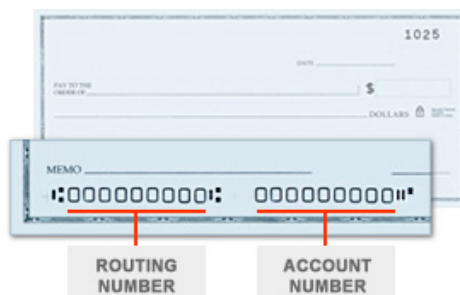
For more ways to finance your higher education, visit www.bdfcu.com/loans/student-loans/.

Getting a Tax Refund? Direct Deposit is Faster, Safer

Get your refund 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 2020 income tax returns will be mailed to you by 1/31/21.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/21.

**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. 5 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. 250).

Mail petitions to:

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

Cut High-Rate Balances Down to Size with a Platinum Mastercard; Pay No Balance Transfer Fees!

Did you overspend at the holidays? Do you want to get your finances in shape in the new year? Do you like to save money? If you answered 'yes' to any of those questions...and who wouldn't...then switch to a Bulldog Platinum Mastercard.

Transfer all your high-rate balances onto one low-rate card and pay no balance transfer fees. **That's right, no balance transfer fees!** What's more, with a Bulldog Platinum Mastercard you'll pay no annual fees, no cash advance fees, and no foreign transaction fees. There's a card to suit every spender:

- Carry a balance? The low rate card is for you. With low minimum payments, it's a no-frills way to save.
- Pay off your balance regularly? Then pay yourself back with the cash back card, and earn 1% on every purchase every day.
- Like to travel? Earn dollar-for-dollar toward airline tickets with the travel rewards card.



Whichever card you choose, you get all the benefits of a big name card with all the convenience and personal service you expect from your credit union, including zero liability protection, enhanced ID theft protection, 24-hour member support, and easy online account access.

So grab your scissors and say good-bye to your high-rate balances. Transfer them to a Bulldog Platinum Mastercard with no balance transfer fees. Apply now at bdfcu.com or stop by any branch to pick up an application.

Government Provides Fuel Economy Guide

Each year, the U.S. Department of Energy and the U.S. Environmental Protection Agency publish the *Fuel Economy Guide*. It features fuel economy, annual fuel cost, and emissions information for new model year cars, SUVs, and light trucks. Download the 2021 Fuel Economy Guide at www.fueleconomy.gov/feg/printguides. Or get it by e-mail at www.fueleconomy.gov/feg/guides.

Core Processing System to Change Soon

In addition to a new digital banking platform, we're also upgrading our core processing system the weekend of Feb. 27-28. **We will be closed Saturday, Feb. 27.** Though the change should be largely transparent to you, you will notice a change in the appearance of your monthly statements and transaction receipts. Your member number won't change, but it will be preceded by 0s to achieve 10 digits. Account designations will change slightly (S1, S8, L21, etc). To see how they change, view your account in the new online banking platform on or after March 1 or refer to your March statement. Transactions may take a bit longer as we learn to navigate the new system. We thank you in advance for your patience.

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



Loan Rates & Terms

as of Dec. 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 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%		
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, 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.

Annual Meeting Rescheduled

The 2020 Annual Business Meeting, postponed in May due to COVID-19, will be held virtually on January 28, 2021, at 5:00 pm. To attend, please contact the credit union for login instructions by 5:00 pm January 22.

Holiday Closings

Friday, Jan. 1

New Year's Day

Monday, Jan. 18

Martin Luther King, Jr. Day

Monday, Feb. 15

Presidents' Day

Saturday, Feb. 27

Core Conversion Weekend

CU At A Glance

Assets

\$203,581,829

Loans

\$78,467,835

Shares

\$185,213,849

Members

22,625



Contact Us

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: www.bdfcu.com

e-mail: info@bdfcu.com

Routing Number: 2550-7751-6

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