

# QUARTERLY TIMES

[www.bdfcu.com](http://www.bdfcu.com)

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

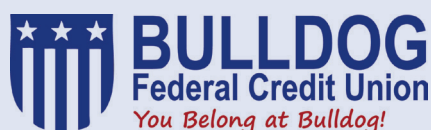
## Inside this issue:

### Special Digital Banking Issue!

Discover how easy it is to manage your money from anywhere on any device on the new platform. Learn more inside!

*Directors to be Installed at Annual Meeting*  
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## Put Some Spring in Your Spending with a Platinum Mastercard

It's time for spring cleaning, so sweep all those high-rate credit card balances out of your wallet and plant them on a low-rate Platinum Mastercard instead. With no balance transfer fees, it's the smart way to clean out your financial closet and get set for summer spending.

Ready to regain your wanderlust? The **travel rewards card** is just the ticket for mobile members with places to go and people to see. When you pack this card, each purchase gets you closer to your dream destination, whether it's across the country or around the world.

Indulge your spending habit and reward your debt-handling discipline all at the same time with the **cash back card**. Earn 1% cash back on all your purchases all the time, and have your earnings applied as a statement credit or automatically credited to your Bulldog savings account.

If you carry a balance, our **low-rate card** is a smart addition to your spring spending wardrobe. You get a fabulous low rate without all the frills.

Whichever 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. Every card comes with:



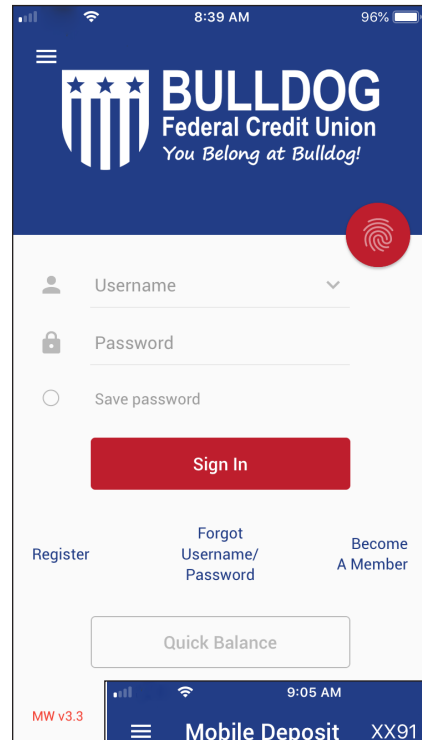
- NO annual fees
- NO balance transfer fees
- NO cash advance fees
- NO foreign transaction fees
- state-of-the-art fraud protection
- 24-hour customer service

Pick the perfect card and watch your savings bloom with a Bulldog Platinum Mastercard. To apply, download the application at [bdfcu.com](http://bdfcu.com) or stop by any convenient branch.



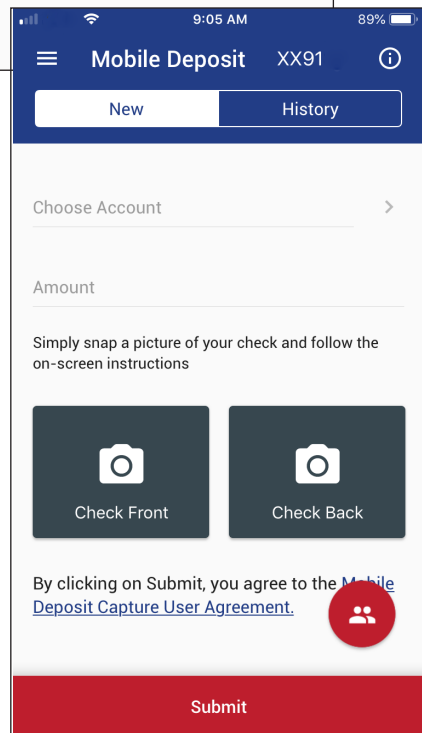
# The Next Generation of Digital Banking is Here!

## Enjoy a Unified Experience Wherever You Access Your Financial Life



### Mobile App = Mega Convenience

Cutting edge technology in the new mobile app (available in app stores now) harnesses the power of biometrics to secure your account and speed your access. Touch ID puts your accounts literally at your fingertips...no password required. And the “Quick Balance” feature gives you a one-touch look at your balance without logging in.

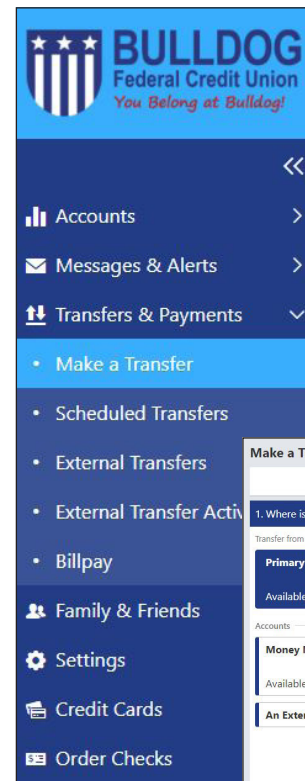


More than just a way to do mobile deposits, the innovative new mobile app delivers fully integrated access to bill pay and e-statements. And it provides a direct link to your Bulldog Platinum Credit Card portal. And more features are on the way.

*If you haven't already done so, delete the old app and download the new Bulldog app from your app store.*

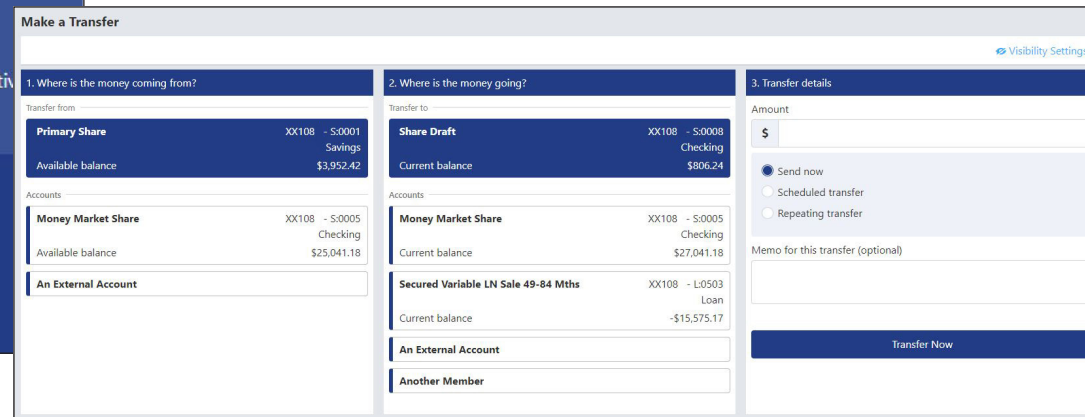
The power to manage all your accounts quickly and easily is truly at your fingertips with the award winning new digital banking platform that delivers seamless integration across all your devices. Now you can do more from one screen with one login than ever before...on any device! Connected and convenient, the new platform puts all your accounts in front of you, including those you're linked to through other members, so you can manage everything without having to log in and out of different accounts. And it's fully optimized to deliver a unified experience from your pc to your tablet to your smart phone.

**Ready to get started?**  
**Register in the secure account login on our website.**



### Money Movement Made Easy

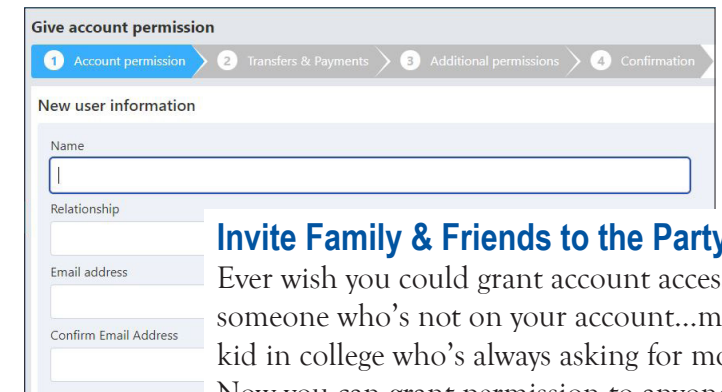
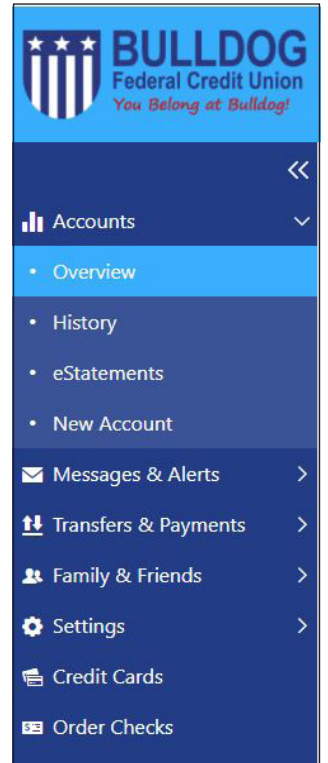
Now, transferring funds is as easy as 1-2-3! Simply choose where the money is coming from, where the money is going to, and how much and when you want to send it. From simple transfers between Bulldog accounts, to A2A transfers between your Bulldog account and your accounts at other banks, to complex business transfers, the new system makes money movement unbelievably easy at home or on the go. You can even pay bills with just a click with PicturePay inside Bill Pay.



### Digital Banking Tips & Tricks

Some functions must be set up on a computer before you can access them in the app:

- Got a lot of accounts? Cut the clutter and hide the accounts you don't need to see.
- enroll in e-statements (Settings>Additional Services)
- set up external A2A accounts
- set up Family & Friends
- set account alerts



### Invite Family & Friends to the Party

Ever wish you could grant account access to someone who's not on your account...maybe a kid in college who's always asking for money? Now you can grant permission to anyone, even non-members, with Family & Friends. Completely customizable, you control what accounts your sub-users can see and their transfer rights. You can set limits per transaction, and per time period (day, week, month, quarter, and year). And you will have the option to approve or deny any transaction request from a sub-user.

## Directors To Be Installed at Annual Meeting

You're invited to attend Bulldog FCU's Annual Business Meeting, May 27 at 5:30 p.m. For everyone's safety, the meeting will be held virtually. Login instructions will be available the week prior. Please contact the credit union for details. Three incumbent directors will be installed for 3-year terms on the board of directors during the meeting. They are Rod Saloom, Robert Markle, and James Stouffer. 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.

## ATTENTION SENIORS

**'21 Scholarship Applications are due Apr. 23 by 5:00 pm.**

Winners will be announced by May 3.

## 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.



## Loan Rates & Terms as of 3/31/21

FIXED	APR	VARIABLE	APR
<b>Car/Truck/SUV*</b>		<b>Car/Truck/SUV*</b>	
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%	<b>Boat/Motorcycle/RV*</b>	
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%
<b>Boat/Motorcycle/RV*</b>		<b>Signature</b>	
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%		
61-84 mos.	as low as 5.75%	<b>Share Secured</b>	2.05%
<b>Signature</b>		<b>Eliteline</b>	as low as 7.50%
up to 36 mos.	as low as 11.25%	<b>First Mortgage</b>	Call for rates
37-48 mos.	as low as 11.50%	<b>Home Equity</b>	as low as Prime+0%
49-60 mos.	as low as 11.75%	<b>Mastercard</b>	as low as 10.00%

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 3/31/21

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, May 31**  
Memorial Day

**Monday, July 5**  
Independence Day

## CU At A Glance

**Assets**  
\$215,695,917  
**Loans**  
\$76,371,914  
**Shares**  
\$196,178,282  
**Members**  
22,893



## 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](http://www.bdfcu.com)  
**e-mail:** [info@bdfcu.com](mailto: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