

QUARTERLY TIMES

www.bdfcu.com

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

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Secure your identity before someone else does!

Safeguard Your Identity in Minutes...for Free!

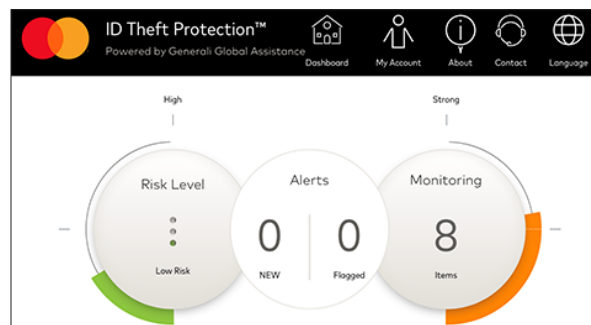
If you have a digital footprint (and who doesn't these days?), then you are at risk for identity theft. It's that simple. And you don't have to lose your wallet or click a bad email link to become a victim. No matter how careful you are, you can be financially devastated in an instant.

Your Debit Mastercard and Platinum Mastercard credit card come with free tools to defend your personal information and combat identity threats; all you have to do is use them.

Mastercard ID Theft Protection™ detects potential fraud, alerts you of suspicious activity and resolves identity threats 24/7. It scans millions of data points to detect fraud attempts early, so you can take action before your identity is compromised. It enables you to proactively monitor, track and respond to identity theft alerts quickly to secure your digital privacy.

Mastercard ID Theft Protection:

- Monitors your credit file for changes that could indicate fraud, such as new credit inquiries, an address change or a new account opened in your name.
- Sends alert notifications whenever suspicious activity is detected so that you can take immediate action to minimize potential damage.
- Assigns a certified ID theft resolution specialist to help to restore your identity and stop further personal damage and loss if you fall victim.



There is a new identity theft victim every 2 seconds. Don't be a statistic. **Activate your free ID theft protection today.** Visit our website or go to mastercardus.idprotectiononline.com and enter your card number to start the registration process.

Discover Hundreds of Ways to Save on Summer Fun Now

It's time to get out, have fun and spend less. With Benefits Plus® you'll save on everything from travel services to concert tickets...and so much more.

Get fabulous prices and cash back on hotels, airfare and vacation packages. Save when you shop and dine at local and national stores and restaurants like Kohl's, Lowe's, Outback, Olive Garden, Petco, Amazon and iTunes. Save on gas at Sheetz and Shell. Save on movie tickets to thousands of theaters, including up to **35% at Regal Cinemas.**

Save on admission to theme parks:

- up to 35% at Hershey Park
- up to 45% at Kings Dominion
- up to 60% at Sesame Place
- and many more!

Save on tickets to live theater, sporting events, and concerts. Earn cash back when you renew your Sam's Club, BJ's and Costco memberships.

If you have a BFCU checking account, then you can enroll in Benefits Plus®! Visit our website to learn more and enroll today!

Checking account required. Monthly fee applies. Visit bdfcu.com for details. Benefits and services subject to change without notice. Some restrictions apply. For complete program details, visit benefits-plus.org.

**Kings
Dominion**



Finally ready to get out of the house?

It's Smooth Sailing for Summer Spending with Debit Mastercard

Traveling this summer? Don't forget to pack Debit Mastercard. It's the easy way to pay anytime, anywhere. And it's safer than traveling with cash (but you can use it to get cash, too!). Plus, you'll enjoy generous daily limits: \$1000 purchases + \$500 ATM.

If travel plans will take you out of your normal shopping area, especially if you'll be traveling abroad, let us know when and where you're going so we can put a travel message on your card. That way your plans won't be derailed by declined transactions.

Similarly, if you'll be shopping for an item that exceeds your daily \$1000 point-of-sale limit, call us and let us know that, too. We can raise your limit temporarily to cover that transaction.

2 Students Awarded \$1000 Scholarships



Two Bulldog Federal Credit Union members have been awarded \$1000.00 scholarships. They are Brianna K. Simmons of South Hagerstown High School, and Rylee B. Baire of Clear Spring High School.

Brianna will attend Hagerstown Community College in the fall where she will major in social science. Her goal is to finish her bachelor's degree at the University of Maryland and become a social worker. An accomplished student

musician and Magnet program alum,

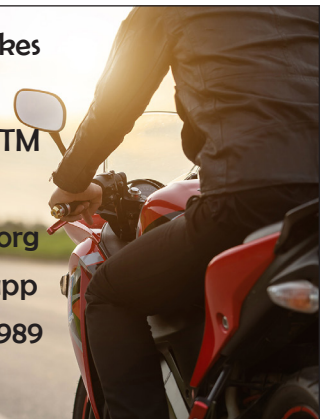
Brianna is a member of the Academic Leadership Academy. She is ranked 4th in her class with a 4.32 GPA.

Rylee will attend Susquehanna University in the fall where she will major in biology with the goal of becoming an anesthesiologist. A Humane Society volunteer and National Honor Society member, Rylee is active in Student Government Association and FBLA. She is ranked 2nd in her class with a 4.31 GPA.

The annual scholarship recognizes two members who display high scholastic achievement, involvement in extracurricular and community activities, and financial need. For more information, visit our website.

**Wherever the road takes
you, it's easy to find a
SURCHARGE-FREE ATM
along the way.**

- online at co-opatm.org
- in the Co-Op ATM app
- text a zip code to 91989
- call 1-888-748-3266





Paradise

Brought to you by Travel Rewards
Platinum Mastercard

No balance transfer fee • No cash advance fee • No annual fee • No foreign transaction fee

Apply Now!

Your Smartphone Just Got a Whole Lot Smarter!

If it's been a while since you logged into the mobile banking app, then you're in for quite a surprise. The new and greatly improved app is packed with more features to make on-the-go banking even easier...and more productive.

A brand new Bill Pay platform is now fully integrated into the app for quicker access. And it includes Picture Pay that makes paying a bill as easy as snapping a picture. Simply position your mobile device's camera directly over a bill (make sure to include the account number, payee's name, and address) then just click the pic and voilà...your bill is paid! It's like mobile deposit...for bills!

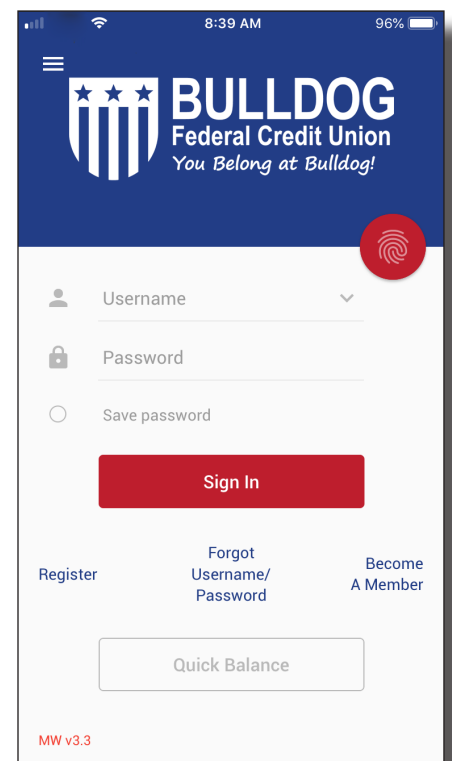
The new app uses cutting-edge biometric security features in your smartphone to unlock your account with just your face or fingerprint...no keystrokes required. And the Quick Balance feature lets you see account balances without logging in.

e-Statements are built into the new app so you don't need to go to a computer to view your statement anymore. Plus, you can log in to the credit card portal for direct access to your Bulldog Platinum Mastercard information.

And there are more super app enhancements coming soon:

- loans applications
- real-time bill pay that will speed up your payments
- P2P (person-to-person) payments that can be sent to a debit card
- debit card controls for instant on/off control and greater peace of mind
- and more!

Raise your smartphone's IQ. Download the new app from your app store today!



BACK BY POPULAR DEMAND
K-9 LINE
Audio Teller

**Coming
Soon!
Watch for
details**

Loan Rates & Terms

as of June 30, 2021

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 June 30, 2021

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	0.060%	0.06%
	\$25,000 - \$49,999	0.100%	0.10%
	\$50,000 - \$99,999	0.150%	0.15%
	\$100,000 and over	0.190%	0.19%

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.

Bank from the beach



FREE
Mobile Banking App

Holiday Closings

Monday, July 5
Independence Day (observed)

Monday, Sept. 6
Labor Day

Monday Oct. 11
Columbus Day

CU At A Glance

Assets
\$233,166,349
Loans
\$72,951,099
Shares
\$212,292,356
Members
20,518



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

K-9 Line
coming soon!

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