

QUARTERLY TIMES

www.bdfcu.com

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

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Tackling debt is easy with the right equipment, like a fan-favorite Platinum Mastercard from Bulldog. Every card in our roster makes it easy to sack high-rate debt and get your budget back in a good position.

When the goal is maximum return, earn 1% on every purchase every day with the **Cash Back** card. There are no rotating bonus categories or tricky rewards schemes. You can apply the cash back as a statement credit or pass it directly to your Bulldog savings account.

Saving is a snap with the **Low Rate** card. If you typically carry a balance, make this your go-to card for simple, straightforward savings on everything you buy.

If away is your game, then choose the **Travel Rewards** card and rack up the points towards airline tickets. Dollar-for-dollar rewards accumulate up to 5 years.

But there's more in the Platinum playbook than just great cards. Along with convenience and personal service, you get these 10 big benefits:

- No annual fee
- No balance transfer fee
- No cash advance fee
- No foreign transaction fee
- Zero liability protection
- Enhanced ID theft protection
- Low minimum payments
- 24-hour member support
- 24/7 digital account access
- Chip (EMV) security



So stop holding onto high-rate debt and gear up for the holiday shopping blitz with a Platinum Mastercard. Visit our website to learn more and apply today!

Board of Directors 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. 5, 2021. 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: Rodney Saloom (chairperson), David McGaha, and Jamie Gearhart. An election will be conducted only if there are more nominees than vacancies.

It's No Trick — Treat Yourself to Extra Cash for a Limited Time

Pick a Loan Payment to Skip, And We'll Skip the Fee!

If the thought of holiday bills is frightening, take a break from your loan payment(s), and we'll give you a break on the fee. 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 loandept@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 2021 and January 2022. 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, 2022.*

Skip-a-Payment 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: _____



1. Activate your free 24/7 ID Theft Protection* on your Debit Mastercard.
2. Set free transaction alerts* on your Debit Mastercard.
3. Keep security software, browsers, and operating systems up to date.
4. Avoid public WiFi and use your home network or mobile data.
5. Use strong passwords of at least 12 characters. Consider using a passphrase of random words but avoid using common words or phrases.
6. Use multi-factor authentication that requires more than just your username and password to log into your account.
7. Choose security questions only you can answer.
8. Never pay someone who insists you pay with a gift card or money transfer service. And never deposit a check and send money back to someone.
9. Don't give personal information in response to unsolicited requests. Legitimate organizations won't call, email, or text to ask for your personal information.
10. Manage cookies and adjust the privacy settings on all the devices and browsers you use.

*Visit bdfcu.com for more details.



Lock Box Fee Reminder

Safe deposit box rental fees will be deducted automatically from your share account in November.

Now there's a better way to send money....and it's free!

Pay Anyone at Any Bank or CU, No Fancy Apps Required!

It's never been faster or easier to pay someone you know directly from your checking account. Free and easy to use, **Pay a Person** lets you pay anyone with a US bank account with just their email or cell phone number:

- your friend for lunch
- the coach for uniforms
- a coworker for the fundraiser
- the babysitter for Saturday night
- your parents for vacation



Recipients can easily collect the payment in moments with most US debit cards (if their financial institution allows it) with no subscription or network membership, and no need to transfer funds from a balance on an app. Recipients can also collect via ACH with their bank's routing number and their account number.

Look for **Pay a Person** in online banking and our new mobile app, then just follow the prompts. For your security, the system will send you a 4-digit code to authenticate you. And you'll create a secret word that you'll need to send to your recipient so they can collect the funds (*Hint: The secret word is not case sensitive*). The recipient has 10 days to act on the invitation to collect the funds.

Limit: \$250 per transaction, \$250 per day. Funds not collected within 10 days will be returned to your checking account.



It's Time to Open a 2022 Christmas Club Account



This holiday season, stress less by saving more, and enjoy what matters most. Whether you're already dealing with debt or you're hoping to get through the holidays without incurring more, our financial wellness partners at GreenPath can help address your financial concerns and make a plan for living your best financially healthy life. Call GreenPath today at 877-337-3399 for your FREE private, one-on-one counseling session.

Loan Rates & Terms

as of Sept. 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%	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, 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.

HOLIDAY CLOSINGS

Monday, Oct. 11
Columbus Day

Thursday, Nov. 11
Veterans Day

Thursday, Nov. 25
Thanksgiving

Friday, Dec. 24
Christmas Eve close at 12:30

Friday, Dec. 31
New Year's Eve close at 5:00

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
\$ 231,171,525
Loans
\$79,731,110
Shares
\$210,279,556
Members
20,535



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
returning 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