

QUARTERLY TIMES

www.bdfcu.com

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

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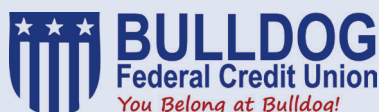
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New Year, New You!

Make a Fresh Start with Platinum Mastercard

This year, let Platinum Mastercard help you keep your resolutions. More than just an easy way to pay, it's your resolution solution!

✓ Get *Organized!*

Consolidate your bills into one low monthly payment so it's easier to keep track and monitor your expenses. With fewer payments to make, you'll have fewer late or missed payments, less paperwork to manage, and a neater desk!

✓ *Improve Your* **Finances!**

Transfer high-rate balances to Platinum Mastercard and pay no balance transfer fees, no annual fees, no cash advance fees, and no foreign transaction fees. Choose the **Low Rate card** to save on interest, plus enjoy low monthly minimum payments. The **Student card** lets young borrowers build a positive credit history.

✓ *Travel* More!

With a **Travel Rewards card**, each purchase gets you closer to your destination, whether it's across the country or around the world. You'll earn dollar-for-dollar toward airline tickets and accumulate rewards up to 5 years.

✓ **Live Life** to the *Fullest!*

Make the most of every purchase with a **Cash Back card**. Earn 1% on every purchase every day with no rotating categories or tricky rewards schemes. Apply the cash back as a statement credit or pass it directly to your Bulldog savings account. And all Platinum Mastercards include zero liability protection, enhanced ID theft protection, 24-hour member support, and easy online account access.

To apply for your Platinum Mastercard, download an application at bdfcu.com or contact us for more information.



What Could You Do With Some Extra Cash?



Did your finances take a hit at the holidays? Then take advantage of this budget-stretching special offer: skip your January loan payment, and skip the \$20 fee! This limited-time 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 to loandept@bdfcu.com, fax 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 1/27/22.*

How's Your Credit? Find Out Now!

Start the new year with a clean slate. Request your free credit report from AnnualCreditReport.com, the only website federally authorized to provide free annual credit reports. You're entitled to a free credit report every 12 months from each of the three national credit bureaus (Equifax, Experian, and TransUnion). **Through the pandemic, everyone in the U.S. can get a free credit report each week from all three national credit bureaus at AnnualCreditReport.com or call 1-877-322-8228.**



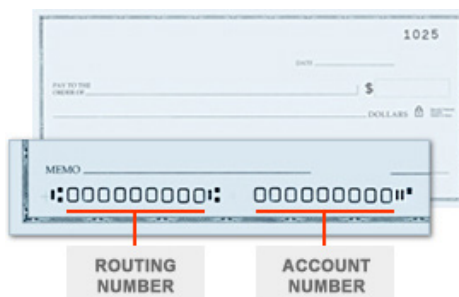
As a Debit Mastercard® holder, you're eligible for powerful, free 24/7 enhanced identity theft protection. Mastercard ID Theft Protection™ scours the deepest corners of the Internet for compromised credentials and fraud. Plus, they monitor your credit profile at TransUnion to look for changes that could 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. To activate your free identity theft protection benefits, visit the debit card section of our website.

Getting a Tax Refund?

Direct Deposit is Faster, Safer

Get your refund faster with direct deposit. 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 us.

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 2021 income tax returns will be mailed to you by 1/31/22.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/22.

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. 4 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. 200).

Mail petitions to:

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



Thanks for
voting us

#1

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Union

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You Could Save \$665* on Car Insurance

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and save even more.

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& Home Insurance Program.

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**Weekdays 7am-1am ET, Saturday 7am-11:30pm ET,
Sunday 9am-10pm ET**

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TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies including Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA. © 2021 Liberty Mutual Insurance. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. © TruStage Insurance Agency. *Savings validated by new customers who switched to Liberty Mutual between 1/2020-10/2020 and participated in a countrywide survey. Savings may vary. Comparison does not apply in MA. **Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ***ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply. 1 Optional coverage in some states; availability varies by state. Eligibility rules apply. 2 Subject to eligibility requirements. Benefits and eligibility requirements may vary by state.



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. Applicants will be ranked by grades, need, school activities, and community involvement.

Download the application at bdfcu.com, pick one up at any branch, or check with your high school's guidance office. **Applications are due by 5:00 p.m. April 22.** We'll announce two winners by May 2. For more ways to finance your higher education, visit our website.

We have your winter **funds!**

See us for a low-rate loan today.



Loan Rates & Terms

as of Dec. 31, 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 Dec. 31, 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

Saturday, Jan. 1

New Year's Day

Monday, Jan. 17

Martin Luther King, Jr. Day

Monday, Feb. 21

Presidents' Day

CU At A Glance

Assets

\$ 231,680,904

Loans

\$71,285,963

Shares

\$213,479,140

Members

20,523



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