

QUARTERLY TIMES

www.bdfcu.com

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

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Get set for Summer with a Low-rate HELOC

Go ahead. Dream bigger. With a HELOC from Bulldog, your home's equity goes farther. Why? Because Bulldog pays your closing costs for you. That could save you up to \$1000...or more! And the more you save on your loan, the more you'll have to spend on your projects. One low application fee* covers the appraisal, title search, recording fee, document stamps...everything!

A HELOC is flexible cash when you need it. Because it's backed by the equity in your home, the interest rates are typically much lower than other loans. And as you pay back a HELOC, that money becomes available for you to use again on new projects. What's more, when you use a HELOC to make home improvements, those improvements often increase your home's value so it's a win-win. You get to enjoy the benefits of the improvement then reap the financial rewards when it's time to sell.

HELOCs aren't just for home improvements. Unlock the equity in your home for just about anything:

- vacation
- debt consolidation
- medical bills
- college tuition
- a new car
- unexpected expenses
- big ticket items



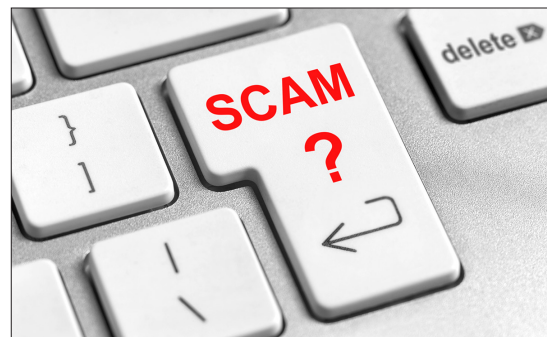
Summer's right around the corner. Ready to get started? Call the loan department today. You could be pre-approved in as little as 24 hours.

*Application fee: \$225. First draw: \$5000 min; Subsequent advances: \$500 min. Property insurance required. Property must be located in these counties: Washington or Frederick, MD; Franklin or Fulton, PA; Berkeley or Jefferson, WV. Equal housing lender.

Learn to Recognize the Four Signs That It's a Scam

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know. They can change the phone number that appears on your caller ID.



2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card then giving them the number on the back. Some will send you a fake check, tell you to deposit it, and then send them money.

WHAT YOU CAN DO TO AVOID A SCAM

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

Before you do anything, tell someone you trust — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

REPORT SCAMS TO THE FTC

If you were scammed or think you saw a scam, report it to the Federal Trade Commission at www.ftc.gov. There's a link on our website.



\$ave on Your Auto Insurance

As a valued Bulldog member, you may qualify for special discounts on auto insurance through TruStage, the member-friendly insurance provider protecting 20 million hard-working Americans like you for over 80 years.

With the TruStage Auto & Home Program you get free quotes from licensed agents with no sales pressure. You pay only for what you need, and TruStage makes it easy to switch.

Visit www.bdfcu.com/services to learn more and get a free, no obligation quote.

TruStage Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates. 175 Berkeley Street, Boston, MA 02116 USA. © 2022 Liberty Mutual Insurance. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. 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. 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. Consult policy for specific coverages and limitations. This insurance is not a deposit and is not federally insured, sold, or guaranteed by any depository institution.



However you spend Spring you'll spend less with *Platinum Mastercard*

Pick the perfect card and watch your savings bloom. From low rates, to travel rewards, to 1% cash back on every purchase, there's a Platinum Mastercard to suit everyone. All cards come with:

- \$0 annual fees
- \$0 balance transfer fees
- \$0 cash advance fees
- \$0 foreign transaction fees
- and more!*

To apply, download the application at bdfcu.com or stop by any convenient branch.

ATTENTION GRADUATING SENIORS

Scholarship application
deadline is Apr. 22 by 5:00 pm
Winners will be announced by May 2.



Too Many Receipts?

Now you can get your
transaction receipt via email.
Just ask your MSR the next
time you visit a branch.

**The Homewood at
Williamsport branch has
resumed regular hours:
Tuesday & Friday
9:00 - noon**

Directors To Be Installed at Annual Meeting

You're invited to attend Bulldog's Annual Business Meeting, Tuesday, May 10, at 5:30 p.m. at the credit union's Main Office at 580 Northern Ave., Hagerstown.

Two incumbent directors will be installed for 3-year terms on the board of directors during the meeting. They are Joseph Chukla and James Pan. 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.

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.

**COMING SOON
K-9 LINE**

Back by popular demand

Watch website for details



Loan Rates & Terms

as of Mar. 31, 2022

FIXED

Car/Truck/SUV*

up to 24 mos.	as low as 3.50%
25-36 mos.	as low as 3.75%
37-48 mos.	as low as 4.00%
49-60 mos.	as low as 4.25%
61-84 mos.	as low as 4.50%

Boat/Motorcycle/RV*

up to 24 mos.	as low as 4.75%
25-36 mos.	as low as 5.00%
37-48 mos.	as low as 5.25%
49-60 mos.	as low as 5.50%
61-84 mos.	as low as 5.75%

Signature

up to 36 mos.	as low as 11.25%
37-48 mos.	as low as 11.50%
49-60 mos.	as low as 11.75%

APR

VARIABLE

Car/Truck/SUV*

up to appx. 48 mo.	as low as 3.25%
49 to appx. 84 mo.	as low as 3.25%

Boat/Motorcycle/RV*

up to appx. 48 mo.	as low as 3.25%
49 to appx. 84 mo.	as low as 3.25%

Signature

up to 36 mos.	as low as 6.00%
37-48 mos.	as low as 6.25%
49-60 mos.	as low as 6.50%

Share Secured

2.05%

Eliteline

as low as 8.00%

First Mortgage

Call for rates

Home Equity

as low as Prime+0%

Mastercard

as low as 8.50%

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 Mar. 31, 2022

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.

Take a spring break from your loan
with Skip-a-Payment!

Call or visit bdfcu.com for details and apply today.

Holiday Closings

Monday, May 30

Memorial Day

Monday June 20

Juneteenth

Monday, July 4

Independence Day

CU At A Glance

Assets

\$ 235,459,202

Loans

\$60,975,367

Shares

\$221,934,543

Members

20,564



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

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