

QUARTERLY TIMES

www.bdfcu.com

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

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Back by popular demand!

Let Your Fingers Do The Walking with K-9 Line

No smart phone? No internet access? No problem! You can still manage your accounts securely by phone with the new and improved K-9 Line Audio Teller. K-9 Line lets you:

- Check balances and transaction history
- See if a share draft cleared
- Make a loan payment
- Transfer funds between your accounts and to other members
- And more!

You need to self-enroll as a new user the first time you access the system after April 18, 2022. Simply dial in and follow the prompts. You'll need your social security number and zip code. Your initial PIN will be the last 4 digits of your social security number. Then you'll be prompted to change your PIN. Note: the PIN cannot be the birthday (MMDD) or birth year (YYYY) associated with any account you're linked to.

Have more than one account? The system prompts you with your available account numbers so you can manage all your accounts with a single call. Doing a member-to-member transfer? Be prepared to enter the member number and product code (e.g., 0001 for share, 0005 for money market, etc.) of the destination account.

K-9 Line puts 24/7 convenience literally at your fingertips. We encourage you to take advantage of our self-service electronic channels (K-9 Line, online banking, ATM) to conduct balance inquiries, check transaction history, and perform transfers. Effective immediately, staff will no longer perform telephone transfers.



**(301)797-6318 Option 8
OR Toll-free 855-966-5618**

Protect Your Wealth with These Simple Tips



Seniors: Hang Up On Imposter Scams

The number of seniors impacted by fraud is rising at an alarming rate. In 2021, over 92,000 victims over the

age of 60 reported losses of \$1.7 billion, a 74% increase over 2020. The problem will continue to grow as an average of 10,000 Americans a day turn 65, a pace expected to continue through 2030 when all baby boomers will be older than 65.

Tech support fraud is the most reported fraud among seniors. Tech support scammers impersonate well-known tech companies, offering to fix non-existent technology issues or renew fraudulent software or security subscriptions. Victims are directed to make wire transfers to overseas accounts, purchase large amounts of prepaid cards, or mail large amounts of cash via overnight or express services. Some tech support fraudsters tell victims their identity has been stolen resulting in unauthorized withdrawals from their account.

Some fraudsters pose as bank employees and even FBI agents who tell customers their accounts have been compromised. The fraudsters convince the customers to wire funds to “protect” their accounts and to keep it a secret while the FBI investigates the case.

Keep an eye out for these red flags of fraud:

- If you receive a call about a computer problem, hang up. If you suspect something is wrong with your computer or believe the scammer obtained access to it, bring it to a reputable company for a malware check. Never give control of your computer to anyone who contacts you.
- Don't trust phone numbers provided in an email, voicemail, or popup ad. If you want to call the company, use the number on their official website.
- If you are asked to wire money from a recent deposit or overpayment, discuss the situation with a banker or trusted friend or family member. Be truthful about the situation since many scammers direct you to lie about why you're sending money.

If you think you may have been a victim of a financial scam, contact us immediately at (301)797-6318. File a police report. Contact the fraud division at one of the three major credit bureaus to place a fraud alert on your file. And report all suspicious activity to the Federal Trade Commission at www.ftc.gov. To learn more, visit the Fraud & Identity Theft section of our website.

Jump into Summer Spending with Debit Mastercard



Jump into summer fun with both feet...and Debit Mastercard! Safer than traveling with cash, it's your go-to way to pay for just about anything — anytime, anywhere. And with generous daily limits of \$1000 for purchases and \$500 in cash at an ATM, the fun never has to stop.

But don't let the fun get derailed by declined transactions. If you'll be spending outside your normal stomping grounds, 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.

Know you'll need more than your daily \$1000 point-of-sale limit? We can raise your limit temporarily. Just give us a call before you shop.

Keep an eye out for enhancements coming soon that will let you turn your card on/off and place travel notifications automatically right inside digital banking. It puts the power to control your card in your hands. Watch our website for details.

APPLY TODAY!

Ease your pain at the pump

PLATINUM MASTERCARD

Earn 1% cash back on every purchase everyday

Low rate, travel rewards, student, and business cards also available

All cards feature: No annual fee, no balance transfer fee, no cash advance fee, and no foreign transaction fee





Quick...Easy...Free!

PAY-A-PERSON

Pay someone from any device regardless of their financial institution or app.

They collect in moments right to their debit card.

Now compatible with **more debit cards!**

COMING SOON!


Digital banking one-time passcodes via SMS/text

For your convenience, soon you'll have the option to receive one-time passcodes (required when logging in from a new device or browser) via SMS/text message in addition to email. Plus, you'll have the option to receive alerts via push notification.

Watch for details.

Attention Mortgage Holders Bring Us Your Tax Bills

If we escrow for your city, county and school taxes, remember to bring us your tax bills before their due date. We can't pay your taxes for you if we don't have the bills!



Take a payment vacation with Skip-a-Pay.

Apply at least 3 days prior to the end of the month you want to skip. Download the application at www.bdfcu.com.

\$20 fee applies.

Running on Empty? We Can Help



Inflation taking a bite out of your budget? We can help you make ends meet with a low-rate signature loan or convenient and flexible line of credit. Both loans feature budget-friendly terms and require no collateral. A signature loan is a great way to consolidate all your bills into one manageable payment...and potentially save on interest. A line of credit is perfect when you're in a pinch and cash is tight. Visit our website or stop by any branch to learn more.

2 Students Awarded \$1000 Scholarships

Two Bulldog Federal Credit Union members have been awarded \$1000.00 scholarships. They are Michael C. McMillin of Heritage Academy, and Larson H. Thomas of Greencastle-Antrim High School.

Michael will attend Bob Jones University where he'll major in health sciences with a focus in pre-pharmacy. Then he plans to enroll in Cedarville University's graduate program where he'll study pharmacy with the hopes of eventually working in a hospital setting. This class president and National Honor Society member with a penchant for community outreach is ranked top in his class with a 4.2 GPA. In his spare time he enjoys reading, playing piano, sports statistics, and travel.

Larson will attend West Chester University to major in music education with the goal of becoming a high school band director. With a 4.08 GPA and a passion for music and music education, he is a member of Tri-M National Music Honor Society, Rho Kappa (The National Social Studies Honor Society), National Honor Society, marching band, indoor percussion, and jazz band. Plus, he served as president of the geocaching club for four years. Larson's goal is to help every student develop their own lifelong love of music.

We award two scholarships each year to members who display high scholastic achievement and character, involvement in extracurricular and community activities, and financial need. For more information visit our website.



Loan Rates & Terms

as of June 30, 2022

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 6.75%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 7.00%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 7.25%
49-60 mos.	as low as 5.50%	Share Secured	2.05%
61-84 mos.	as low as 5.75%	Eliteline	as low as 8.75%
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, 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.

Bank from the beach



FREE
Mobile Banking App

Holiday Closings

Monday, July 4
Independence Day

Monday, Sept. 5
Labor Day

Monday Oct. 10
Columbus Day

CU At A Glance

Assets
\$246,844,026
Loans
\$58,250,267
Shares
\$241,596,779
Members
20,577



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
855-966-5618

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