

# QUARTERLY TIMES

www.bdfcu.com

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

*Just in time for the holidays, skip a loan payment and **SAVE THE \$20 PROCESSING FEE!***

*See page 2 for details.*

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## Affordable, Peace-of-Mind Coverage for Your Vehicle

# Drive With Confidence Knowing You're Protected Against Costly Repairs

A breakdown can be troubling enough without the added worry of expensive repairs. That's why we're pleased to bring you Mechanical Repair Coverage.

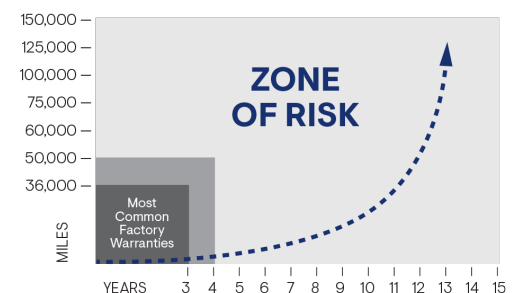
Mechanical Repair Coverage is affordable, comprehensive coverage you can buy at any time to keep your car on the road after your factory warranty expires. It pays for the cost of covered repairs less any deductible at any authorized repair facility in the U.S. or Canada.

With three levels of coverage, it may help limit unexpected, covered repair costs as your vehicle ages, potentially saving you thousands of dollars.

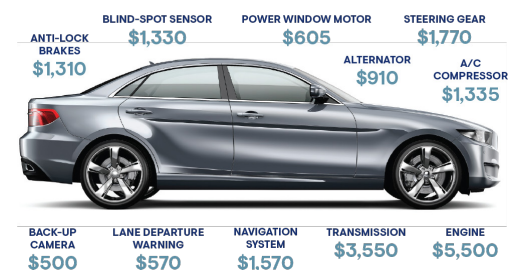
Coverage benefits<sup>†</sup> include:

- Rental reimbursement
- 24-hour emergency roadside assistance
- Travel expense reimbursement
- Key replacement
- Paintless dent repair
- Commercial and ride share use
- Mobility equipment coverage
- Transferability
- And so much more!

As your vehicle gets older, the risk and cost of repairs increases.



And the average cost of those repairs can be expensive.\*



Talk to us about the affordable Mechanical Repair Coverage plan that's right for you. Get it today. Worry less about tomorrow.

\*Actual costs may vary by vehicle year, make and model. Prices are based on actual claim experience of Consumer Program Administrators, Inc. and its affiliated companies' customers as of January 2021. Your experience may be different. †Terms and conditions apply. See website for details.

Save the \$20 fee for a limited time!

## Skip a Loan Payment and Stretch Your Holiday Budget

You've got lots of important things to spend your money on this time of year. That's why we're offering you the opportunity to take a break from your loan payment(s) and the processing fee for a limited time. Choose the month you want to skip through 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](mailto: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 2022 and January 2023. 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, 2023.*



### 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: \_\_\_\_\_

## 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 for 3-year terms and one for a 2-year term. To become a candidate, submit a written nomination to any Nominating Committee member by 5:00 P.M. Nov. 4, 2022. 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: Joseph Chukla (chairperson), Robert Markle, and Jamie Gearhart. An election will be conducted only if there are more nominees than vacancies.



# Gearhart to Retire After More Than 4 Decades

Change is in the air, but it's more than the subtle transition from summer to winter. It's the end of an era for Bulldog and a welcome transition to a well-deserved retirement for Jamie Gearhart. After nearly 44 years, Jamie will retire December 30 as Bulldog's longest-tenured employee.

Jamie started her career in banking at Hagerstown Trust Company before joining Bulldog as a "Girl Friday" in 1979. Since then, she's worked in nearly every department, from the front line as a teller to disability/delinquency, lending, new accounts, training, and product development. She was a vice president of operations and even the back-up computer operator. But many members know her as manager of the York Road branch, a position she held from 1989-1999.

Times have certainly changed since Jamie joined the staff. When she started, Bulldog was a cashless operation that served only the employees of Mack Trucks and their families. To make a withdrawal, members got a check that they had to take to a bank to cash. Deposits and withdrawals were recorded on a green bar ledger that was updated once or twice a week by a service bureau. And we offered only a handful of savings and loan accounts.

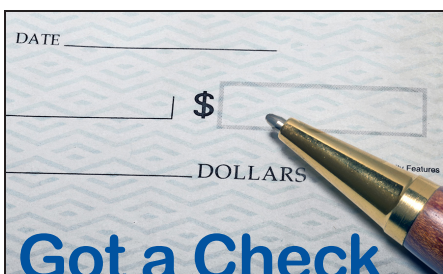
Her tireless dedication to members and sincere loyalty to Bulldog make Jamie the living embodiment of the credit union motto "People Helping People." What did she enjoy most about working at Bulldog? "I enjoyed helping the members," she reminisced. "I will miss the members the most when I leave."

And how does she plan to fill her days once her time is her own? "The jury is still out on that one," she said. "But getting to spend more time at home, working with "my kids," crafting, and getting my gardens back in order are a priority." Once the dust settles, she plans to do some volunteer work.

We'll certainly miss Jamie's warmth and wisdom. And we wish her only the best as she joins the ranks of the retired. To wish her well, drop her a line at [jamie@bdfcu.com](mailto:jamie@bdfcu.com) through the end of the year.

## Lock Box Fees

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



## Got a Check to Deposit?

Just because funds are available on a check you've deposited doesn't mean the check is good. Until a financial institution confirms that the funds from the check have been deposited into your account, you are responsible for any funds you withdraw against that check.

## Avoid Falling Into Text Traps

The holidays can be hectic, but it's no time to let your guard down when it comes to safeguarding your identity.

Be wary of unexpected texts. The FTC has seen a spike in reports from people getting text messages that look like they're from well-known names like USPS, Costco, or The Home Depot but are actually from impersonators.

A USPS text may ask you to confirm your debit card details to get an undelivered package. The real USPS won't demand payment to redeliver a package.

You may get texts about a chance to win a free gift card or a power tool. To claim your "reward," you're told to click a link, answer some survey questions, and pay for shipping. Do it and you may get nothing but unauthorized charges on your account.

If you think a text could be legit, contact the company using a website or phone number you know is real, not the information in the text message. And if you suspect fraud, report it at [reportfraud.ftc.gov](http://reportfraud.ftc.gov). There's a link on our website.

We offer free and easy ways to help safeguard your accounts, including alerts and enhanced ID theft protection on your Debit Mastercard, and security and transaction alerts in online banking. Now you can get online banking alerts sent straight to your phone via text or push notification. Visit [bdfcu.com](http://bdfcu.com) to learn more.



## Loan Rates & Terms

as of Sept. 30, 2022

FIXED	APR	VARIABLE	APR
<b>Car/Truck/SUV*</b>		<b>Car/Truck/SUV*</b>	
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%	<b>Boat/Motorcycle/RV*</b>	
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%
<b>Boat/Motorcycle/RV*</b>		<b>Signature</b>	
up to 24 mos.	as low as 4.75%	up to 36 mos.	as low as 8.25%
25-36 mos.	as low as 5.00%	37-48 mos.	as low as 8.50%
37-48 mos.	as low as 5.25%	49-60 mos.	as low as 8.75%
49-60 mos.	as low as 5.50%	<b>Share Secured</b>	2.05%
61-84 mos.	as low as 5.75%	<b>Eliteline</b>	as low as 10.25%
<b>Signature</b>		<b>First Mortgage</b>	Call for rates
up to 36 mos.	as low as 11.25%	<b>Home Equity</b>	as low as Prime+0%
37-48 mos.	as low as 11.50%	<b>Credit Cards</b>	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, 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.

## HOLIDAY CLOSINGS

**Monday, Oct. 10**

Columbus Day

**Friday, Nov. 11**

Veterans Day

**Thursday, Nov. 24**

Thanksgiving

**Saturday, Dec. 24**

Christmas Eve close at 12:30

**Saturday, Dec. 31**

NYE close at 2:00 (reg. hours)

## We respect your privacy.

You can view our privacy notice any time on our website. 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

\$241,750,105

### Loans

\$57,877,361

### Shares

\$232,957,523

### Members

20,406

## 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:** 888-966-5618

### Debit Card Directory

Lost/Stolen: 1-866-559-4805 after hours

Activation/PIN: 1-866-985-2273

### Credit Card Directory

Lost/Stolen & Disputes (24-hr):  
1-866-590-7731

Activation: 1-800-631-3197

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

**It's Time to Open a 2023 Christmas Club Account**