

QUARTERLY TIMES

www.bdfcu.com

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

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Got 5 minutes and internet access? You can apply for a loan!

Online Loans are Back — And Better Than Ever!

The new streamlined, simplified online loan application makes it quicker and easier than ever to get the money you need. And the responsive design means you'll enjoy a seamless experience on any device. Use the links on our website or save yourself some keystrokes and apply from inside online/mobile banking.

With just some basic information and a few minutes, you'll be able to apply 24/7 online for a vehicle loan, personal loan or line of credit, or share secured loan. And in as little as 48 hours, you could have the money you need.

The next time you need funds for just about anything, save time and apply online! Find the new online loan application at bdfcu.com or inside your online/mobile banking session.

**For real estate loans, visit the Mortgage Center at bdfcu.com or call to speak with a lending professional regarding a HELOC.*



PLEASE TAKE NOTE

The Smithsburg Branch lobby is closed until further notice. The drive-up is open regular hours.



Got the Holi**Debt** Blues?

Skip Your January Loan Payment!



If you overdid it 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 1/27/23.*

Getting a Tax Refund?

Direct Deposit is Faster, Safer

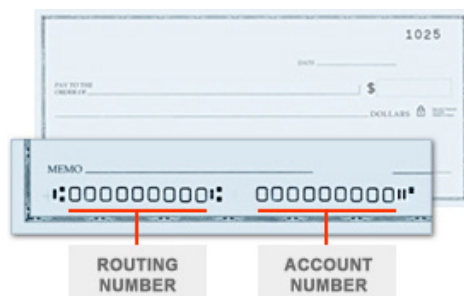
Get your refund faster with direct deposit. It's safer, too, since it eliminates lost, stolen or undeliverable checks.

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.

The beneficiary of the tax refund must be an owner of the account to which the direct deposit is being made.

DO NOT use your debit card number as your account number. This will cause your refund to be rejected.



We have your winter **funds**! See us for a low-rate loan today.



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 2022 income tax returns will be mailed to you by 1/31/23.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/23.

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. 3 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: Joseph Chukla, chairperson
580 Northern Avenue
Hagerstown, MD 21742



COMING SOON

Electronic Notary Service

For your convenience, soon you'll be able to get your documents notarized securely via e-mail and skip the trip to a branch. All you'll need is internet access and a device with a camera. Watch our website for more details on this free service.

Attention Graduating Seniors

Apply Now for a \$1000 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 21.** We'll announce two winners by May 1. For more ways to finance your higher education, visit our website.

Did you get a little carried away at the holidays?

There's a Better Way to Tackle That Mountain of Holiday Debt: Consolidate!



Don't resort to drastic measures to pay off holiday debt. Transfer your high-rate balances to a low-rate Platinum Mastercard and **pay no balance transfer fees!** Consolidating your credit cards and other debt into one convenient monthly payment has the potential to:

- lower your monthly payment
- reduce your payoff time
- make it easier to manage your bills
- eliminate late or missed payments
- save you valuable time
- free up more money in your budget
- positively impact your credit score

Prefer to get paid for your purchases?

Choose the cash back card and get 1% cash back on every purchase, every day. Or pick the rewards card and earn one point for every dollar you spend that you can redeem for merchandise or travel. There's a Platinum Mastercard for students and businesses, too.

In addition to no balance transfer fees, every Platinum Mastercard features:

- no annual fees
- no cash advance fees
- no foreign transaction fees
- zero liability protection
- free enhanced ID theft protection
- low minimum payments
- 24-hour member support
- card controls....coming soon!



To consolidate your debt and save with Platinum Mastercard, log into the card portal and choose Services>Balance Consolidation. Or to apply for a Platinum Mastercard, download the application at bdfcu.com or give us a call at (301)797-6318 for more information.

COMING SOON

New Online Experience for Platinum Mastercard Holders



Managing your credit card account online will be easier with the new online account management portal. You'll enjoy a simplified experience with improved navigation that gets you where you need to go in just a few clicks...from any device. Watch for more details.

Loan Rates & Terms

as of Dec. 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 4.50%
49 to appx. 84 mo.	as low as 4.50%

Boat/Motorcycle/RV*

up to appx. 48 mo.	as low as 4.50%
49 to appx. 84 mo.	as low as 4.75%

Signature

up to 36 mos.	as low as 9.75%
37-48 mos.	as low as 10.00%
49-60 mos.	as low as 10.25%

Share Secured

3.50%

Eliteline

as low as 11.75%

First Mortgage

Call for rates

Home Equity

as low as Prime+0%

Credit Cards

call us



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, 2022

Share Account	Min. Balance	APR	APY
Regular Share	\$25	1.500%	1.51%
Christmas/Vacation Club	none	1.500%	1.51%
Share Draft	none	0%	0%
Money Market Share	under \$2000	0.500%	0.50%
	\$2000 - \$9,999	0.550%	0.55%
	\$10,000 - \$24,999	0.650%	0.65%
	\$25,000 - \$49,999	0.750%	0.75%
	\$50,000 - \$99,999	0.800%	0.80%
	\$100,000 and over	0.800%	0.80%



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.



HOLIDAYS

Monday, Jan. 2

New Year's Day

Monday, Jan. 16

Martin Luther King, Jr. Day

Monday, Feb. 20

Presidents' Day

CU At A Glance

Assets

\$ 226,281,808

Loans

\$60,465,812

Shares

\$221,814,942

Members

20,332

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