

QUARTERLY TIMES

www.bdfcu.com

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

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Make sure you're ready!

Important Changes to Bill Pay Check Payments Coming Soon

Here's some important news for Bill Pay users: Beginning May 1, bill payments that travel by check will behave more like checks you write out of your own checkbook. While that comes with some great benefits, it also means you'll have to be extra diligent to avoid overdrafts.

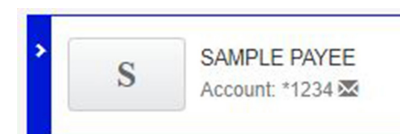
Here's what you need to know:

Checks will be written on your own account (rather than on the bill pay settlement account) beginning with check number 15,000. You'll have self-service access to a copy of the check in "Recent Payments" in Bill Pay when the check is created. Once it clears, a copy of the cleared check will be available in your share draft history in online/mobile banking.

Funds will be removed from your account when the check clears. That means you'll have some extra time with your money. But it also means you'll have to be extra vigilant with your available balance.

Currently, funds are debited from your account on the send-on date. If you don't have an available balance to cover the check, the payment won't process. However, beginning May 1, checks will be sent regardless of your available balance on the send-on date. It will be up to you to make sure you have enough money in your account to cover the check when it clears or risk having it returned for non-sufficient funds.

How do you know what payments go by check? Look for the envelope icon associated with your payee. (The lightning bolt icon indicates an electronic payment. These changes do not affect electronic payments.) You can also tell by the delivery date (checks take longer than electronic payments).



With Mechanical Repair Coverage, You'll Be Looking at Expensive Vehicle Repairs in the Rear View Mirror

Some surprises can be fun...like finding money in a coat pocket or discovering your favorite binge-worthy show just got renewed for another season. But the surprise of unexpected vehicle repairs can wreak havoc on your budget. If your vehicle stopped working today, would you be able to cover the cost of getting it back on the road? If your car's out of warranty, maybe not. And the older your vehicle gets, the more expensive it can be to fix.

But with affordable Mechanical Repair Coverage from Bulldog, unexpected repairs won't unexpectedly derail your budget. Choose your plan, and choose your deductible. Purchase only what you need; cancel at any time. Coverage begins on day 1 with no waiting period and no limit on the number of claims. It's good at any authorized repair facility in the US and Canada. And it's transferable should you sell your vehicle privately.

Coverage benefits include:

- up to \$35 per day for rentals
- \$100 sign-and-drive roadside assistance per occurrence
- Key replacement
- Paintless dent repair
- Commercial use and rideshare vehicles
- Mobility equipment and lift/leveling kits
- And more!

You can buy Mechanical Repair Coverage from Bulldog at any time, with or without a vehicle loan. And it's often more economical than the policies sold by many car dealers, so check with us before you buy a dealer's plan. It covers all vehicles except exotics, 15 years old and newer and under 150,000 odometer miles.

Drive with confidence knowing we've got your back with essential protection against costly repairs. Talk to us about the plan that's right for you. Visit bdfcu.com to learn more or call us today at (301)797-6318.



Here's another way we're helping you drive happy!



You Could Save Hundreds on Auto Insurance

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.

Policy perks include accident forgiveness, 24-hour claims assistance, and Better Car Replacement™. You'll pay only for what you need. And TruStage makes it easy to switch.

Visit our website to learn more and call to get your free, no-obligation/no-pressure quote from a licensed agent today.

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. Not a deposit and not federally insured, sold, or guaranteed by any depository institution.

24th Annual Strawberry Fest

Homewood at Williamsport
Saturday, May 6
9 a.m. - 2 p.m.

Enjoy arts and crafts vendors, live music, children's activities and of course, **strawberries... pies, smoothies, sundaes, and more!** Stop by our Homewood branch for a free gift!



**ATTENTION
SENIORS**

The scholarship application
deadline is Apr. 21 by 5:00 pm
Winners will be announced by May 1.

Download the app at bdfcu.com

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.

Directors To Be Installed at Annual Meeting

You're invited to attend the Annual Business Meeting, Thursday, May 25, at 4:30 p.m. at the credit union's Main Office at 580 Northern Ave., Hagerstown.

Two incumbents will be installed for 3-year terms on the Bulldog Federal Credit Union Board of Directors during the meeting. They are Chairperson Victor Kronstadt, and David McGaha.

These dedicated volunteers donate a great deal of time and expertise so that our credit union can continue to grow and flourish. We extend our sincerest thanks and appreciation for their unwavering efforts.



Take the sting out of spending, and pay yourself back with every purchase. It's easy with a Bulldog Platinum Mastercard.

Earn 1% cash back on every purchase, every day. There are no complex tiers or rotating categories...just simple, straightforward savings. Apply your cash back monthly as a statement credit or have it transferred directly to your Bulldog share account.

Or, choose flex rewards and treat yourself to an extra shopping spree. The hardest part is deciding how to use your rewards points. You can shop the latest in electronics, outdoor entertainment, home essentials and so much more. Or use your points for travel to top destinations around the corner or around the world.

With Platinum Mastercard you'll also enjoy:

- NO annual fee
- NO balance transfer fee
- NO cash advance fee
- NO foreign transaction fee
- Zero liability protection
- Enhanced ID theft protection
- Low minimum payments
- 24-hour member support



Use your Bulldog Platinum Mastercard on everyday purchases and watch your rewards continue to grow. Download an application at bdfcu.com or stop by any convenient branch to apply today.

The Smithsburg Branch Lobby is Open!

Loan Rates & Terms

as of March 31, 2023

FIXED	APR	VARIABLE	APR
Car/Truck/SUV*		Car/Truck/SUV*	
up to 24 mos.	as low as 5.75%	up to appx. 48 mo.	as low as 5.00%
25-36 mos.	as low as 6.00%	49 to appx. 84 mo.	as low as 5.00%
37-48 mos.	as low as 6.25%		
49-60 mos.	as low as 6.50%	Boat/Motorcycle/RV*	
61-84 mos.	as low as 6.75%	up to appx. 48 mo.	as low as 5.00%
		49 to appx. 84 mo.	as low as 5.25%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 5.75%	up to 36 mos.	as low as 10.25%
25-36 mos.	as low as 6.00%	37-48 mos.	as low as 10.50%
37-48 mos.	as low as 6.25%	49-60 mos.	as low as 10.75%
49-60 mos.	as low as 6.50%	Share Secured	4.00%
61-84 mos.	as low as 6.75%	Eliteline	as low as 12.25%
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%	Credit Cards	Call for rates
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 March 31, 2023

Share Account	Min. Balance	APR	APY
Regular Share	\$25	2.000%	2.02%
Christmas/Vacation Club	none	2.000%	2.02%
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, May 29
Memorial Day

Monday, June 19
Juneteenth

Tuesday, July 4
Independence Day

CU At A Glance

Assets

\$229,736,425

Loans

\$62,450,182

Shares

\$226,966,976

Members

20,316

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

24-hr Card Services & Disputes:
1-866-590-7731

Lost/Stolen: 800-449-7728

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