

# QUARTERLY TIMES

www.bdfcu.com

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

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## Your Money Works Harder with a Share Secured PLATINUM MASTERCARD!

**NEW!**



Are you sitting on a nest egg? Maybe you've stashed some cash in your share account for a rainy day? Why not put that money to work for you with a share secured Platinum Mastercard?

When you pledge those shares as collateral, you get an annual percentage rate that's just 2% above the current share savings rate. That

means you could be paying just 3.75% APR right now. Plus, there's no credit check required!

A share secured Platinum Mastercard comes with the same great benefits as all of our other Platinum Mastercards, including:

- no annual fee
- no balance transfer fee
- no cash advance fee
- no foreign transaction fee
- zero liability protection
- enhanced ID theft protection
- and more!

**3.75%<sup>APR\*</sup>**  
**NO  
Credit  
Check!**

It's the best of both worlds....you get to spend and save now while preserving those tucked-away funds for your future. Don't have extra funds just sitting around? Don't worry. Choose a low-rate, cash back, or flex/rewards card instead and pay yourself back with every purchase. There's a card for every spending style.

Ready to apply for your Platinum Mastercard? Download an application at bdfcu.com or stop by any convenient branch today.

*\*Just 2% above the current share annual percentage rate when you pledge your shares as collateral. Rate good through 6/30/23 and subject to change.*

# YOUR DAILY DEBIT CARD PURCHASE LIMIT IS NOW \$2500!

*Got Some Spare Time and Talent?*

## Consider Joining the Supervisory Committee



Are you looking for a meaningful way to support your credit union? Do you have expertise you'd like to share? Then consider joining our Supervisory Committee. You could be part of an indispensable team of dedicated volunteers that meets every other month to monitor the internal activities of the credit union and ensure its efficient operation.

To learn more about this important position, call (301)797-6318 or email [bdfcusupervisorycommittee@gmail.com](mailto:bdfcusupervisorycommittee@gmail.com).

## 2 Students Awarded \$1000 Scholarships

Two Bulldog Federal Credit Union members have been awarded \$1000.00 scholarships by Credit Union President and Scholarship Selection Committee Chairman, David Barrett. They are Mason Wolfensberger of Williamsport High School and Molly Mel-lott of McConnellsburg High School.



Mason will wrestle for Shippensburg University while working toward a bachelor's degree in electrical engineering with a minor in mathematics. Ultimately, he aspires to earn a professional engineer's degree in electrical engineering. A 2-time state placer in wrestling, Mason earned a 4.23 GPA while playing football and wrestling throughout high school. An usher and Sunday school assistant in his church, he was active in Relay for Life and Reach of Washington County.

Molly will start her undergraduate career in the physician's assistant health sciences program at Saint Francis University. Graduating second in her class with a 4.52 GPA, she was treasurer for band, chorus, student council, National Honor Society, and her graduating class. Molly was active in Varsity Club, and played varsity volleyball and basketball, in addition to being track statistician. Outside of school, her love of animals keeps her busy in both 4-H and Girl Scouts.

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.

## INTRODUCING

### Remote Notary Service

For your convenience we now offer remote notary service. All you need is an email address and a device with audio and video capabilities, and you can get your important documents notarized without visiting a branch.

You'll need to send us your documents electronically, so be sure you have them in PDF format before initiating this service.

To schedule an appointment for electronic notary service, give us a call or schedule online on our website. In-person service is still available in some branches. Call ahead to check availability.

*Notary service is free for Bulldog members; There is a \$2 fee for non-members.*

## 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!

## PLEASE NOTE

We no longer cash savings bonds for non-members.



With no closing costs, our HELOCs have real

## Curb Appeal

Whether it's for something fun (think wedding, cruise, or kitchen remodel) or fundamental (like a heat pump, medical bills or to fix a leaky roof), a home equity line of credit is the smart way for homeowners to pay for just about anything.

If you've been paying on your mortgage for a while, you've probably built some valuable equity that you can use to fund home improvement projects, consolidate debt, pay for large purchases and unexpected expenses, and even cover tuition. Since a home equity line of credit, or HELOC, is taken out against the equity in your home, the interest rate is typically much lower than other loans.

And when it's a HELOC from Bulldog, you save even more...up to \$1500 more...because Bulldog pays your closing costs. That's right! One low \$225 application fee\* covers everything: appraisal, title search, recording fee, document stamps...everything! The more you save on your financing, the more you'll have to spend on your projects.

From vehicles to vacations, a HELOC is flexible cash when you need it. You can access the line for up to 10 years. As you pay it back, that money becomes available for you to use again. After a 10-year draw period, choose a convenient 10-, 15-, or 20-year repayment term.

Spend more on your project, not your financing. Call to speak with one of our lending professionals about a low-rate HELOC today!

### TYPICAL CLOSING COSTS

Title Abstract	\$100
Doc Prep	\$195
Recording Fee	\$60
Appraisal	\$350
Title Exam	\$275
Title Insurance	\$300
Doc Stamps	\$456
Flood Cert	\$12

**\$1748**

vs

### BULLDOG'S APPLICATION FEE

Title Abstract	\$0
Doc Prep	\$0
Recording Fee	\$0
Appraisal	\$0
Title Exam	\$0
Title Insurance	\$0
Doc Stamps	\$0
Flood Cert	\$0

**\$225**

**\$1523  
SAVINGS!**

*\*Application fee:  
\$225. First draw:  
\$5000 min; Subse-  
quent 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.*

## Loan Rates & Terms

as of June 30, 2023

FIXED	APR	VARIABLE	APR
<b>Car/Truck/SUV*</b>		<b>Car/Truck/SUV*</b>	
up to 24 mos.	as low as 6.50%	up to appx. 48 mo.	as low as 5.75%
25-36 mos.	as low as 6.75%	49 to appx. 84 mo.	as low as 5.75%
37-48 mos.	as low as 7.00%		
49-60 mos.	as low as 7.25%	<b>Boat/Motorcycle/RV*</b>	
61-84 mos.	as low as 7.50%	up to appx. 48 mo.	as low as 5.75%
		49 to appx. 84 mo.	as low as 6.00%
<b>Boat/Motorcycle/RV*</b>		<b>Signature</b>	
up to 24 mos.	as low as 6.25%	up to 36 mos.	as low as 11.00%
25-36 mos.	as low as 6.50%	37-48 mos.	as low as 11.25%
37-48 mos.	as low as 6.75%	49-60 mos.	as low as 11.50%
49-60 mos.	as low as 7.00%	<b>Share Secured</b>	3.75%
61-84 mos.	as low as 7.25%	<b>Eliteline</b>	as low as 13.00%
<b>Signature</b>		<b>First Mortgage</b>	Call for rates
up to 36 mos.	as low as 12.00%	<b>Home Equity</b>	as low as Prime+0%
37-48 mos.	as low as 12.25%	<b>Credit Cards</b>	Call for rates
49-60 mos.	as low as 12.50%		



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 June 30, 2023

Share Account	Min. Balance	APR	APY
Regular Share	\$25	1.750%	1.77%
Christmas/Vacation Club	none	1.750%	1.77%
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.

## Bank from the beach



**FREE**  
Mobile Banking App

## HOLIDAYS

**Tuesday, July 4**  
Independence Day

**Monday, Sept. 4**  
Labor Day

**Monday Oct. 9**  
Columbus Day

## CU At A Glance

### Assets

\$225,289,202

### Loans

\$65,927,213

### Shares

\$223,281,626

### Members

20,399

## 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