

QUARTERLY TIMES

www.bdfcu.com

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

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FREE OFFER
INSIDE!**

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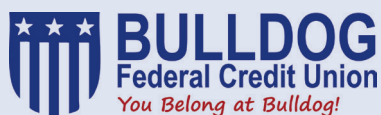
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ATM Integration Means You Can Do More Than Ever Before!

If it's been a while since you visited a Bulldog ATM, you may notice things look and feel a bit different. Thanks to recent software enhancements, you now get immediate credit for cash deposits* at Bulldog ATMs when you use your BFCU ATM/debit card. No more having to wait for holds to drop to use those funds!

And soon you'll be able to view more account information and conduct more types of transactions because now Bulldog ATMs connect directly to our core banking system. That means you'll be able to make transfers between more accounts and view your loans and make loan payments right at the ATM!

These enhancements are only available when you use your Bulldog ATM/debit card at Bulldog ATMs. Transactions at foreign (non-BFCU) ATMs will be limited to the accounts tied to your ATM/debit card. And funds deposited in foreign ATMs still will be subject to hold.

Watch for more information as new features become available. Or give us a call to learn more. Don't have a Bulldog ATM/debit card? Apply now at bdfcu.com.

**Does not apply to checks or to cash deposits at foreign ATMs.*

1.77% APY

\$25 minimum balance

Unlimited access (No Term!)

That's what we're paying!

**Bump up the balance in your share account
and earn more today!**



Hurry! Skip-a-Pay Special Ends Soon

Buried by holiday debt? There's still time to take advantage of our skip-a-pay special and save the \$20 processing fee! Apply by January 27 to skip this month's payment on up to 3 loans. Download the authorization form at bdfcu.com then mail it, drop it off at any convenient branch, or fax it to (240)420-2007. Never send sensitive information via unsecure email. To request an authorization form via secure email, email loandept@bdfcu.com or call (301)797-6318 option 5.

**We'll waive the processing fee for one skipped payment on up to three (3) loans, subject to approval. Loans must be in good standing with at least 4 on-time monthly payments. Interest accrues 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 1/27/24.*



Attention Graduating Seniors

Scholarships Available Now

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 19. We'll announce two winners by April 29. For more ways to finance your higher education, visit our website.

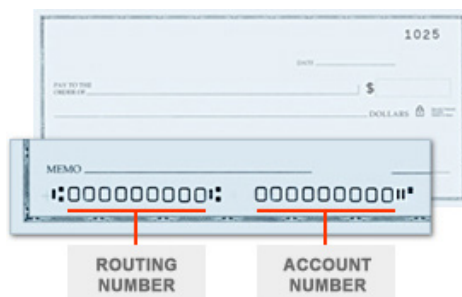
Getting a Tax Refund?

Direct Deposit is Faster, Safer

Elect direct deposit when you file to get your refund faster and avoid the chance of 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.



MECHANICAL REPAIR COVERAGE

Essential protection against unexpected vehicle repair costs at member-friendly prices.

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 2023 income tax returns will be mailed to you by 1/31/24.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/24.

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. 2 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

New Year — Fresh Start!

Consolidate and Save More Than Just Money

When it comes to managing debt, the smart move is to consolidate. Rolling debt into one loan has the potential to lower monthly payments and reduce payoff time, making it easier to manage your bills and avoid late or missed payments...all of which will positively impact your credit score. Consolidation is as easy as 1-2-3.

1 Platinum Mastercard

Transfer high-rate balances to a low-rate Platinum Mastercard and pay no balance transfer fees. Or take a cash advance with no cash advance fees. Choose from 6 cards, including cash back or rewards, all with no annual fees or foreign transaction fees, plus free enhanced ID theft protection, zero liability protection, and more.

2 Signature Loan

All you need is your good name to secure up to \$20,000 with a low-rate Signature (personal) loan. Get the cash you need quickly for just about anything from a vacation, bills, or taxes to home improvements, tuition, and of course, debt consolidation. Choose a fixed or variable rate with a range of budget-friendly terms.

3 HELOC

The smart way for homeowners to pay for just about anything is with a home equity line of credit, or HELOC. It's flexible cash when you need it that you can access for up to 10 years. As you pay it back, that money becomes available for you to use again. What's more, you'll save up to \$1500 because Bulldog pays your closing costs!

Visit our website or let one of our lending professionals help you explore your financing options today.

Get One Year FREE!

Think inside the box and save up to \$75!*

As you declutter, organize, and focus on financial wellness in the new year, you may find some valuables, heirlooms and important documents that require special care. A great way to protect them is with a safe deposit box.

For a limited time, rent any size safe deposit box and get one year free while supplies last!*

Boxes range in size from 3" x 5" to 10" x 10" and are available at every branch except Smithsburg. Rental rates range from \$30 - \$75 per year depending on box size.

A safe deposit box is a convenient, secure and economical way to store documents, collectibles, and valuable items that you don't access frequently. They offer greater protection than a home safe against theft, fire, and natural disasters. Some things to consider for safe keeping include:

Birth certificates • Property deeds
Vehicle titles • U.S. savings bonds
Family heirlooms • Precious photos and negatives
Jewelry • Coin and stamp collections

Conversely, things that you may need to access quickly, such as passports, wills, or power-of-attorney documents are not good candidates for storage in a safe deposit box because they are accessible only when the credit union lobby is open. And it's never a good idea to store cash in them. Not only does it not earn interest, but it's not insured. Only funds in federally insured accounts are backed by the full faith and credit of the U.S. government.

What's more, as large financial institutions exit the safe deposit box business, available inventory is dwindling nationwide, driving up demand and creating long wait lists in some areas. Act now to secure your box while our supplies are plentiful, and take advantage of a whole year for free!

Hurry! Boxes are rented on a first-come/first-served basis, and larger sizes go quickly. Offer ends March 31, 2024. See our website for box sizes, annual rental rates, and fees.

*Offer good on new box rentals only. Subject to availability, while supplies last. First year's rent is prorated through Nov. 30 and due when box is rented. Free year will be Dec. 1, 2024 - Nov. 30, 2025. Thereafter, rent will be deducted automatically from your Share account on Nov. 30 for the following year. If contract is cancelled within 3 years, member is responsible for reimbursing credit union for one year's rent. Availability varies by branch. BFCU does not insure box contents. Consult your insurance agent for proper coverage. Offer ends 3/31/24.

Loan Rates & Terms

as of Dec. 31, 2023

FIXED	APR	VARIABLE	APR
Car/Truck/SUV*		Car/Truck/SUV*	
up to 24 mos.	as low as 6.50%	up to appx. 48 mo.	as low as 5.50%
25-36 mos.	as low as 6.75%	49 to appx. 84 mo.	as low as 5.50%
37-48 mos.	as low as 7.00%		
49-60 mos.	as low as 7.25%	Boat/Motorcycle/RV*	
61-84 mos.	as low as 7.50%	up to appx. 48 mo.	as low as 5.50%
		49 to appx. 84 mo.	as low as 5.75%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 6.25%	up to 36 mos.	as low as 10.75%
25-36 mos.	as low as 6.50%	37-48 mos.	as low as 11.00%
37-48 mos.	as low as 6.75%	49-60 mos.	as low as 11.25%
49-60 mos.	as low as 7.00%	Share Secured	3.75%
61-84 mos.	as low as 7.25%	Eliteline	as low as 12.75%
Signature		First Mortgage	Call for rates
up to 36 mos.	as low as 12.00%	Home Equity	as low as Prime+0%
37-48 mos.	as low as 12.25%	Credit Cards	call us
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 Dec. 31, 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.



HOLIDAYS

Monday, Jan. 1

New Year's Day

Monday, Jan. 15

Martin Luther King, Jr. Day

Monday, Feb. 19

Presidents' Day

CU At A Glance

Assets

\$ 221,440,902

Loans

\$65,532,536

Shares

\$215,638,817

Members

19,251

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