

QUARTERLY TIMES

www.bdfcu.com

Don't get scammed. We never initiate e-mails or texts requesting sensitive account info.

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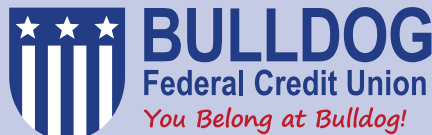
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Flip the switch. Protect your card.

Introducing Debit Card Controls

Now, protecting your account is as easy as flipping a switch. Debit card controls in online banking and the mobile banking app let you manage your debit card on the fly, so you're always protected.

Did you misplace your card?

Simply toggle it off to temporarily disable it, then toggle it back on when you find it. You're in complete control.

Was your card stolen?

Choose "My card is lost/stolen" to permanently deactivate* your card† and remove it from your card list.

Is your card worn or broken?

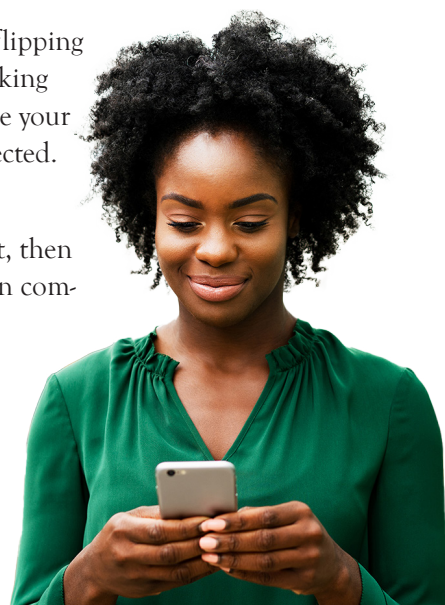
Enjoy click-to-call convenience in the mobile banking app to order a replacement card† (same card number). For your convenience, your current card will remain active until you activate your new card.

Are you taking a trip?

Transactions made outside your normal territory may be flagged as fraudulent, so let us know when and where you're going to prevent declines. Use "Schedule travel" in the mobile banking app to set your dates and destinations. (Schedule only one travel event at a time. Travel events will take effect by the next business day.)

Scheduled/automatic payments may still process while your card is disabled (turned off) depending on the merchant, but they will not process on cards marked as lost/stolen (deactivated). Pending transactions will still process and post to your account while your card is disabled or deactivated.

*If you mark your card as lost/stolen, you must call us to order a new card (with a new card number); a new card will not be ordered automatically. †\$5.00 fee for new or replacement cards.



**DEBIT CARD
DAILY LIMITS
\$2500 purchases
& \$500 ATM**

Platinum Mastercard — The Gift that Keeps on Giving

Wouldn't it be nice to get rewarded for shopping? With a Platinum Mastercard, you can! It's the card that pays you back every time you use it... like getting a gift with every purchase. Choose the card that best suits your style:

Cash Back: Earn 1% on every purchase, every day...not just on some purchases or categories that change every month. Apply the cash back monthly as a statement credit or transfer it directly to your Bulldog savings account.

Flex Rewards: From shopping to travel, this card's got you covered. Redeem points for everything from must-have electronics and the hottest toys to airline miles. Earn 1 point for every dollar you spend. Rewards accumulate up to 5 years.

Low Rate: If you carry a balance, then this card's for you. It's the budget-friendly card that's easy on your pocketbook with great rates and low monthly payments.

There's a **Business** and **Student** card, too. Whichever one you choose, you'll get competitive rates and all the benefits of a big-name card with all the convenience and personal service you expect from your credit union. And the savings don't stop there. Every card comes with:



- NO annual fee
- NO balance transfer fee
- NO cash advance fee
- NO foreign transaction fee
- Fraud protection
- 24-hour customer service

Shop and save this holiday season with Platinum Mastercard. Apply now with the Quick Link at bdfcu.com or call (301)797-6318.



Put Your Holidays "On the House" and Save up to \$1500 with a HELOC

What's on your to-do list this fall? Re-model the kitchen? Fix the furnace? Plan a vacation? Conquer Christmas? If you're a homeowner, you could be sitting on a gold mine of untapped equity...equity you could put to good use with a HELOC.

A HELOC is flexible cash when you need it. And because it's backed by the equity in your home, the interest rates are typically much lower than other loans. You can access the line for up to 10 years. As you pay it back, that money becomes available for you to use again on new projects.

What's more, we pay your closing costs so you could save you up to \$1500...or more! That's more money in your pocket. One low application fee* covers the appraisal, title search, recording fee, document stamps... everything!

Unlock the equity in your home for just about anything:

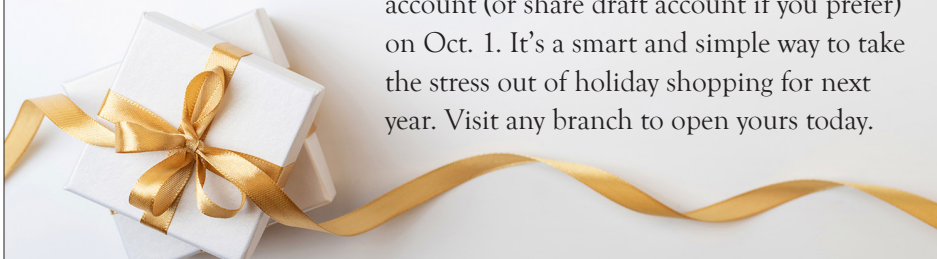
- home renovations
- holiday shopping
- vacation
- debt consolidation
- medical bills
- college tuition
- a new car
- unexpected expenses
- big ticket items

Spend more on your projects, not your financing, with a HELOC. Visit our website to learn more, or call the loan department to get started today.

*Application fee: \$225. First draw: \$5000 min; Subsequent 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.

Get in the Spirit of Saving with a Christmas Club Account

Now is the perfect time to open a 2025 Christmas Club account. You can make deposits at any time in any amount and take advantage of generous dividend rates. Plus, you can make up to 4 free withdrawals per club year (Oct. 1-Sept. 30) with no loss of dividends. Your balance transfers automatically to your share account (or share draft account if you prefer) on Oct. 1. It's a smart and simple way to take the stress out of holiday shopping for next year. Visit any branch to open yours today.



BACK BY POPULAR DEMAND...NOW WITH NO FEE!



Make Your Loan Payment Online for FREE!

Now it's quick, easy, secure...and **FREE**...to make your BFCU loan payment directly from your account at another financial institution...without writing a check, running to a branch, or logging into online banking.

Use the "Make a Payment" link at bdfcu.com to pay your Bulldog loan from your checking or savings account at another financial institution (have your account number and routing/transit number of your other bank handy). Follow the prompts to:

- set up a payment method(s) and designate a default
- schedule one-time or recurring payments
- set monthly email and/or text reminders

The easiest ways to make a loan payment are via automatic transfer or online banking transfer from your Bulldog share or share draft account. But "Make a Payment" is the best way to pay with funds from another financial institution.

**Payments via credit and debit cards are not accepted. Limit: \$3000 per transfer.*

Board of Directors Announces Vacancies

As a member/owner of your credit union, you can be nominated to serve on the Board of Directors. To become a candidate, submit a written nomination to any Nominating Committee member by 5:00 P.M. Nov. 1, 2024. 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: Robert Markle (chairperson), David McGaha and Cynthia Lauffer.

Lock Box Fees

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

Save \$20 for a limited time!

Keep Some Extra Cash in Your Wallet with a Skip-a-Payment Special

With the holidays right around the corner, now is a great time to take a break from your loan payment(s) and use the extra cash for other things. 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. Download† the authorization form at bdfcu.com and mail it to us or drop it off at any branch. We must receive your request at least 3 business days before the end of the month you want to skip. Treat yourself to a payment break and stretch your budget with skip-a-payment!



**We will waive the \$20 processing fee for one skipped payment on up to three (3) loans between October 2024 and January 2025. 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. 28, 2025.*

†To request an authorization form via secure email, contact us at loandept@bdfcu.com. Never send sensitive information via unsecure email.

REMOTE NOTARY SERVICE IS NO LONGER AVAILABLE.

In-person notary service is free for members and available at each branch (call ahead for availability).

There is a \$2.00 fee for non-member notary services.

Loan Rates & Terms

as of Sept. 30, 2024

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 5.00%
25-36 mos.	as low as 6.75%	49 to appx. 84 mo.	as low as 5.00%
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 5.00%
		49 to appx. 84 mo.	as low as 5.25%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 6.25%	up to 36 mos.	as low as 10.25%
25-36 mos.	as low as 6.50%	37-48 mos.	as low as 10.50%
37-48 mos.	as low as 6.75%	49-60 mos.	as low as 10.75%
49-60 mos.	as low as 7.00%	Share Secured	3.75%
61-84 mos.	as low as 7.25%	Eliteline	as low as 12.25%
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 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 Sept. 30, 2024

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.

HOLIDAY CLOSINGS

Monday, Oct. 14
Columbus Day

Monday, Nov. 11
Veterans Day

Thursday, Nov. 28
Thanksgiving

Tuesday, Dec 24
close at 12:30

Wednesday, Dec. 25
Christmas Day

Wednesday, Jan. 1
New Year's Day

We respect your privacy.

You can view our privacy notice any time on our website. To request a copy, call (301)797-6318. There have been no changes to our privacy policy in the last 12 months.

CU At A Glance

Assets
\$226,949,560
Loans
\$68,551,925
Shares
\$211,594,589
Members
19,365

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

HOURS

Lobby
Mon. - Fri. 9:00 A.M. - 5:00 P.M.

Drive-Up
Mon. - Fri. 9:00 A.M. - 6:00 P.M.
Saturday: 9:00 A.M. - 2:00 P.M.

Homewood Branch
Tues. & Fri. 9:00 a.m. - noon