

QUARTERLY TIMES

www.bdfcu.com

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

Inside this issue:

Trust TruStage to Protect
What's Important to You
[page 2](#)

The Sky's the Limit with a
Low-Rate HELOC
[page 2](#)

Escrow? Bring Us Your Tax
Bills Now
[page 2](#)

Two Student Members Award-
ed Scholarships
[page 3](#)

Spend Smarter This Summer
with Platinum Mastercard
[page 3](#)

Rates, Holidays, Contacts
[page 4](#)

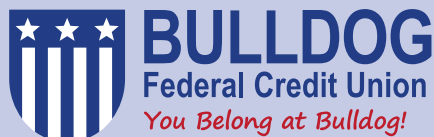
Drive into Summer for *Less*

Summer's finally here! Save big on what moves you with low-rate vehicle financing from Bulldog. Cars...boats...motorcycles...RVs...get them all at rates as low as 5.25% APR* ...even on used!

- Stretch your budget and lower your monthly payments with terms up to 84 months.
- Keep more cash in your pocket with \$0 down 100% financing.
- Have a higher rate loan somewhere else? Bring it to Bulldog and save when you refinance at our lower rates and extended terms.
- Still shopping? Get pre-approved. You'll boost your bargaining power when you walk into the dealership with your financing already in hand.

Apply anytime at bdfcu.com, inside online/mobile banking, or stop by any convenient branch. We'll help to get you on the road, on the water, or in the campground this summer for less!

*Variable annual percentage rate effective thru 6/30/24 and subject to change. Fixed rates also available. Variable rates not available at partner dealerships. 84-month term on loans of \$25,000 or more. Same rates for new and used vehicles up to 10 model years and 100,000 miles. Call or visit bdfcu.com for more details.



If you receive a text that appears to be from BFCU that says that your account has been placed on hold due to recent unusual activities, DO NOT CLICK THE LINK to "unlock your account." This is a scam. We do not send text messages regarding your accounts. If you're in doubt, call us at (301)797-6318. To learn more about how to protect yourself from scams, visit bdfcu.com/fraud.

Wherever You Are in Life's Journey, Protect What's Important to You with TruStage Insurance

Since 1935, CUNA Mutual Group has helped credit union members like you plan for the future. Now — as TruStage — they're committed to providing you with best-in-class insurance solutions for every stage of your life. What's more, TruStage has been named one of America's Best Insurance Companies for 2024 by Forbes. You can trust them to help protect your family with coverage designed to fit your lifestyle and budget.

Accidental Death and Dismemberment

Your no-cost Accidental Death & Dismemberment coverage is waiting for you. All you have to do is claim it! AD&D pays a cash benefit in the event of an accidental death or accident that causes specific permanent injuries. Coverage provides:

- Guaranteed acceptance - no health questions or medical exams
- Coverage at cost-effective, monthly rates
- Cash payout that's often not subject to income-tax
- Protection at home, at work, on vacation or during travel

Life Insurance

Rest easy knowing your family will be cared for financially. TruStage makes it simple to help protect your family with coverage that's right for you. There are no medical exams required, and if approved, coverage starts as soon as the first premium is received. Forget about the usual red tape. Choose from term, whole life, and guaranteed acceptance whole life.

Auto Insurance

You could save on auto insurance just for being a credit union member! TruStage works with Liberty Mutual to bring you customized protection at competitive rates that's simple to get and offers reliable service and optional 24-hour roadside assistance. Popular features and options include: Accident Forgiveness, 24-hour Claims Assistance, Better Car Replacement™, Multi-Car Discount, and Claims-Free Discount.

Property Insurance

You know you need homeowners' insurance — but the process is often complex. TruStage streamlines the experience with help from Liberty Mutual. The TruStage Home Insurance Program is underwritten by Liberty Mutual to provide you with home, condo, and renters insurance at member-friendly prices.

Take advantage of your credit union membership and save on these valuable insurance options. To learn more and get your free, no-obligation quote, visit bdfcu.com/trustage.



What can
your home
do for you?



The sky's the
limit with a
HELOC

We'll even pay your closing costs!

Call for an appointment today.



Attention Mortgage Holders Send Us Your Current Tax Bills

Escrow is a convenient, pain-free way to cover some of the expenses associated with home ownership. But we can't pay your taxes for you if we don't have the bills! If we escrow for your city, county and school taxes, remember to make sure we get your tax bills before their due date. Drop them by any branch or mail them to the Main Office.

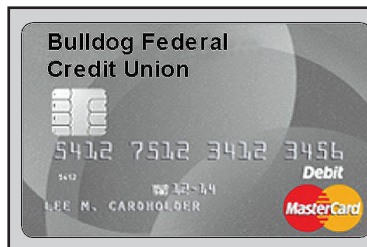
2 Students Earn Scholarships

The Scholarship Committee awarded \$1000 scholarships to two deserving members: Riley Troxell of South Hagerstown High School and Talitha Camp of Global Vision Christian School Broadfording.

Riley will attend Elon University in Elon, North Carolina, where she will major in biology/physician assistant studies with the intention to enter the healthcare community as a physician assistant. An accomplished student athlete who graduated second in her class with a 4.44 weighted GPA, Riley excels in gymnastics and tennis, and she set a meet record gaining her a first place in the pole vault at the Washington County Championships this year. In addition to numerous athletic achievements, Riley held various posts in student government, served as National Honor Society vice president in her junior and senior years, and volunteered at Meritus Medical Center.

Talitha is weighing her options among several universities where she's been accepted to study accounting. A Phi Theta Kappa Honor Society member, Talitha was a full-time middle college student at Hagerstown Community College in her junior and senior years and graduated with a 4.10 GPA. After earning a bachelor's degree in accounting and becoming a certified public accountant, she plans to pursue becoming an American Sign Language interpreter. In addition to ballet and tap, she enjoys sewing, baking, cooking, crafting, and reading.

We award two scholarships each year to members who display high scholastic achievement and character, involvement in extracurricular and community activities, and financial need. To learn more visit bdfcu.com.



ATTENTION DEBIT CARDHOLDERS

Remember to set a PIN everytime you activate a new debit card, even if it's a replacement card. PINs do not transfer from one card to the next.

Boost Your Summer Spending Power with Platinum Mastercard

Summer's all about having fun and traveling light. Platinum Mastercard lets you do both with some really great perks:

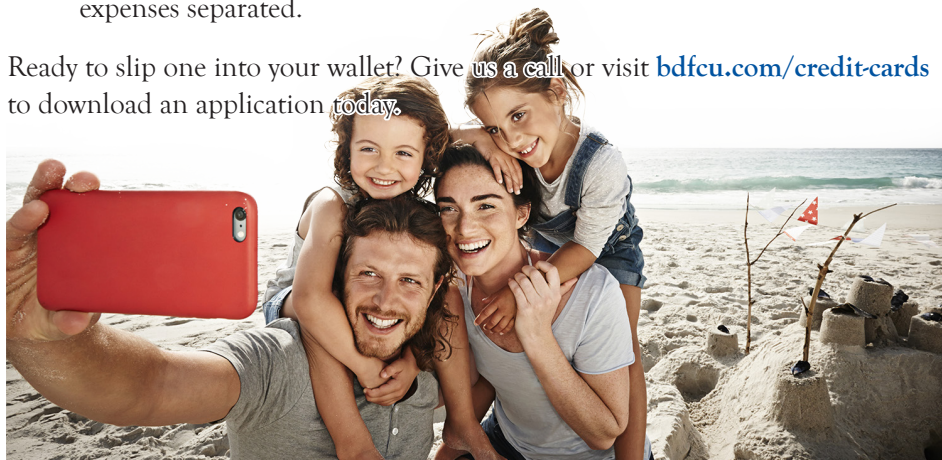
- No annual fee
- No balance transfer fee
- No cash advance fee
- No foreign transaction fee
- Zero liability protection
- Free ID theft protection
- 24/7 online access



Whether you're planning a vacation, making a trip to the grocery store, consolidating debt, or planning a big purchase, there's a Platinum Mastercard to suit your spending habits.

- ☒ **Low Rate:** A no-frills way to save every month, and perfect if you typically carry a balance.
- ☒ **Cash Back:** Earn 1% cash back on every purchase every day! Not just on one or two rotating categories. Cash back can be applied as a statement credit or transferred directly to your share account.
- ☒ **Flex/Rewards:** Shop a catalog of must-have gifts or redeem your points for flights to top destinations around the world or in your own backyard. Earn 1 point for every dollar you spend. Rewards expire after 5 years.
- ☒ **Student:** A great way for young adults to practice responsible spending habits while building a valuable credit history.
- ☒ **Business:** Gain access to cash flow, boost your credit rating, control employee spending, and more while keeping your personal and business expenses separated.

Ready to slip one into your wallet? Give us a call or visit bdfcu.com/credit-cards to download an application today.



Loan Rates & Terms

as of June 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 5.25%
25-36 mos.	as low as 6.75%	49 to appx. 84 mo.	as low as 5.25%
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 5.25%
		49 to appx. 84 mo.	as low as 5.50%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 6.25%	up to 36 mos.	as low as 10.50%
25-36 mos.	as low as 6.50%	37-48 mos.	as low as 10.75%
37-48 mos.	as low as 6.75%	49-60 mos.	as low as 11.00%
49-60 mos.	as low as 7.00%	Share Secured	3.75%
61-84 mos.	as low as 7.25%	Eliteline	as low as 12.50%
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 June 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.

Bank from the beach



FREE
Mobile Banking App

HOLIDAYS

Thursday, July 4
Independence Day

Monday, Sept. 2
Labor Day

Monday Oct. 14
Columbus Day

CU At A Glance

Assets
\$225,686,741
Loans
\$82,445,113
Shares
\$215,185,765
Members
19,318

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