

QUARTERLY TIMES

www.bdfcu.com

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

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BFCU President to Retire After Nearly a Half Century of Service

Ronald Regan was elected president. CNN and MTV hit the airwaves. The compact disk was introduced. And Pac-Man was released. The year was 1980.

And in August of that year, in a tiny office on Pennsylvania Avenue in Hagerstown, another event took place that would go on to shape our credit union world in ways no one could have foreseen: David Barrett became a BFCU employee.

Hired as the staff accountant fresh out of college, David had no intention of sticking around for long. The credit union was in a pinch, and he planned to fill in for the short term. But the board of directors had other ideas, and a mere 3 years later David would move into the big office as president.

At the time, BFCU was a cashless operation with just five employees, one branch, a few thousand members, and \$6 million in assets. There were no checking accounts, no credit cards, and no mortgages. Fast forward 45 years. Thanks to David's strategic vision, bold intent, and stubborn inability to back down from a challenge, your credit union is now a state-of-the-art financial institution that's home to nearly 20,000 members, 56 employees, and 6 branches with \$230 million in assets.

When it comes to honoring his legacy, David is quick to pass the credit on to a very supportive board of directors and a talented staff. But without his ambition, energy and determination, Bulldog Federal Credit Union would not be the powerhouse financial institution it is today.

Employees come and go, but few have what it takes to not only stay the course but to steer the ship for 45 years. Join us in wishing Mr. Barrett the best as he joins the ranks of the retired. Congratulations!



BULLDOG
Federal Credit Union
You Belong at Bulldog!

FOLLOW US ON SOCIAL MEDIA



Reg CC Limits Increase

Regulation CC (Expedited Funds Availability Act) establishes schedules for when funds from various types of deposits must be made available for withdrawal by the member. It also sets limits on how long a financial institution can hold deposited funds, especially checks, before they are available for withdrawal.

Dollar thresholds in Reg CC are adjusted for inflation every five years. The following inflation-based adjustments to Reg CC take effect July 1, 2025:

- The **first \$275** (previously \$225) of a check deposit will generally be available no later than the first business day after the day of deposit.
- The threshold for large check deposits subject to extended holds has **increased to \$6,725** (previously \$5,525).
- For new accounts, the amount of certain deposits available within the first business day has **increased to \$6,725** (previously \$5,525).

Our Funds Availability Policy has been amended to reflect the new thresholds, but our general policy remains the same—most deposits will continue to be available on the day of deposit. However, certain check deposits may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

You can read our Funds Availability disclosure at www.bdfcu.com/disclosures. Or, request a copy by calling (301)797-6318.

Expulsion Policy Disclosed

We may terminate your membership in Bulldog FCU in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of our Membership & Account Agreement; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to BFCU including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

You can read our Expulsion disclosure at www.bdfcu.com/disclosures. Or, request a copy by calling (301)797-6318.

2 Students Earn Scholarships

The BFCU Scholarship Committee awarded \$1000 scholarships to two deserving members: Catherine Bolin of Williamsport High School and Bryna Potter of Boyd J. Michael III Technical High School.

Catherine will attend Shenandoah University in the fall where she'll major in psychology with the goal of becoming a therapist or counselor. She ranked 23rd in her class of 277 with a 4.11 GPA.

An accomplished musician, Catherine was marching band captain, jazz and concert band leader, and participated in wind ensemble, all-county band, and community band. In addition to volunteering at the Downsview Ruritan, she was co-president of Mu Alpha Theta Math Honor Society and historian for National Honor Society.

Bryna will attend Coastal Carolina University where she plans to earn a Bachelor of Science degree in nursing with the goal of becoming a registered nurse. She ranked 9th in her class of 291 with a 4.19 GPA.

She was a member of both the "It's Academic" team and "SkillsUSA Quiz Bowl" team, in addition to being a fundraising coordinator for HOSA. A volunteer at Meritus Medical Center, she earned Distinguished Honor Roll and was a member of both National Honor Society and National Technical Honor Society.

BFCU awards 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.

A Better Card Experience is at Your Fingertips

Platinum Mastercard Holders: Now Do Even More From A Single Platform

Our upgraded card experience for your new tap-to-pay Platinum Mastercard puts more control, convenience and safety in your hands. From instant card activations to clearer merchant transaction info to robust fraud protections, now you can do more from one convenient place...inside online banking and the mobile app.

Feel more empowered.

- Turn your cards on/off at your discretion.
- Know where every card is stored online.
- Set spending limits based on location, amount, merchant type and transaction type.
- Notify us of your travel plans.
- Easily dispute transactions.
- Report lost or stolen cards in a few clicks.

Discover more convenience.

- Enjoy 24/7 access to your cards.
- Easily add cards to your digital wallets.
- Access card credentials without needing your physical card.
- Withdraw cash from select ATMs without your card.
- Activate cards instantly - no waiting on new or replacement cards.
- Apply for and receive a digital card instantly.
- View, manage and redeem rewards.

Find more clarity.

- Easily identify every transaction with clear merchant names.
- Keep track of spending at a glance.
- View merchant name, logo, exact location and contact info.
- Contact merchants directly based on transactions.
- View spend by what, when and where.

APPLE PAY, GOOGLE PAY, SAMSUNG PAY COMING AUGUST 18

Soon you can add your Platinum Mastercard to your digital wallet to:

- Pay in-store – Scan your phone or smartwatch to easily pay at places like the grocery store and gas station.
- Use in-app – Select your card in your digital wallet at checkout for things like rideshare or delivery payments.
- Check out online – Use for online checkouts when selecting your digital wallet as your payment method.
- Make ATM withdrawals – Scan your phone or smartwatch to withdraw cash at select ATMs without a physical card.

Attention Mortgage Holders

Send Us Your Current Tax Bills

Escrow is a convenient 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, make sure we get your tax bills before they're due. Drop them by any branch or mail them to the Main Office.

Loan Rates & Terms

as of June 30, 2025

FIXED	APR	VARIABLE	APR
Car/Truck/SUV*		Car/Truck/SUV*	
up to 24 mos.	as low as 5.50%	up to appx. 48 mo.	as low as 4.25%
25-36 mos.	as low as 5.75%	49 to appx. 84 mo.	as low as 4.25%
37-48 mos.	as low as 6.00%		
49-60 mos.	as low as 6.25%	Boat/Motorcycle/RV*	
61-84 mos.	as low as 6.50%	up to appx. 48 mo.	as low as 4.25%
		49 to appx. 84 mo.	as low as 4.50%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 5.75%	up to 36 mos.	as low as 9.50%
25-36 mos.	as low as 6.00%	37-48 mos.	as low as 9.75%
37-48 mos.	as low as 6.25%	49-60 mos.	as low as 10.00%
49-60 mos.	as low as 6.50%		
61-84 mos.	as low as 6.75%	Share Secured	
		3.25%	
Signature		Eliteline	
up to 36 mos.	as low as 10.75%	as low as 11.50%	
37-48 mos.	as low as 11.00%	First Mortgage	
49-60 mos.	as low as 11.25%	Call for rates	
		Home Equity	
		as low as Prime+0%	
		Credit Cards	
		Call for rates	



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, 2025

Share Account	Min. Balance	APR	APY
Regular Share	\$25	1.250%	1.26%
Christmas/Vacation Club	none	1.250%	1.26%
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+	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

Friday, July 4

Independence Day

Monday, Sept. 1

Labor Day

Monday Oct. 13

Columbus Day

CU At A Glance

Assets

\$234,485,416

Loans

\$70,338,691

Shares

\$218,887,275

Members

18,911

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, Lost/
Stolen, Card Activation, PIN Activation:
1-833-560-2077

Rewards: 1-866-886-6616

Fraud Alerts Caller ID number:
833-763-2013

SpendTrack/My Cards assistance:
301-797-6318

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