

QUARTERLY TIMES

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

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Discover the Tricks to Making Holiday Shopping a Treat

This time of year, it's not just ghosts and goblins that can get you. The holidays can sneak up on you and suck the life right out of your budget if you're not careful. If you're still haunted by bills of holidays past, use these tips to avoid zombie shopping this year.

Set a budget

It's impossible to stick to a budget if you never establish one. Determine how much you can comfortably spend on gifts, travel and entertaining and stick to it.

Plan your list

Make a list of everyone you need to buy gifts for, and set a dollar amount for each individual. Having numbers in black and white will help you stick to your budget.

Shop early

Begin shopping as early as possible and take advantage of sales to avoid impulse buys or last-minute purchases.

Track spending

Having a clear idea of what you've spent and any dollars remaining will help you keep your overall spending in line with your budget.

Save with Platinum Mastercard

Our tap-and-go credit card comes with no annual fee, cash advance fee, or foreign transaction fee, plus do-it-yourself no-fee balance transfers right from digital banking (look for the *My Cards* button). Choose the card* that's right for you:

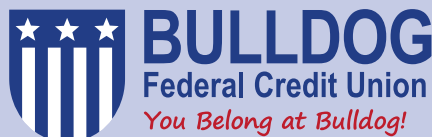
Cash Back: Earn 1% on every purchase, every day. Apply the cash back monthly as a statement credit or transfer it directly to your Bulldog savings account.

Flex Rewards: Earn 1 point for every dollar you spend. Redeem points for everything from must-have electronics and the hottest toys to airline miles.

Low Rate: It's the budget-friendly card with great rates and low monthly payments.

Apply for your contactless Platinum Mastercard now at bdfcu.com/credit-cards or call (301)797-6318 to request an application.

*Student and business cards also available.



Buried in Payments? Sweep Them Away With Skip-a-Pay

For a limited time, take a break from your loan payment(s) and free up some 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 the most recent 4 monthly payments made on time.

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 with skip-a-pay!

*We will waive the \$20 processing fee for one skipped payment on up to three (3) loans between October 2025 and January 2026. 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, 2026.

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



'Tis The Season to Save with a Christmas Club Account

Now is the perfect time to open a 2026 Christmas Club account. You can make deposits at any time in any amount or take advantage of convenient set-it-and-forget-it automatic transfers. You'll earn generous dividends. 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.

Don't be a victim of this latest fraud scheme

Learn to Spot Personal Loan Scams

Fraudsters are experts at preying on our vulnerabilities, but their MO is riddled with red flags. And you don't have to look too hard to spot them. If you get a call, text, or email offering you a personal loan that sounds too good to pass up, look for these red flags:

- the scammer offers guaranteed approval with no credit check or says your bad credit is no problem
- the scammer pressures you to act immediately
- the scammer asks for your online banking credentials to deposit your loan proceeds into your account in the form of checks using mobile deposit
- the scammer asks you to use those funds to buy gift cards and provide the gift card numbers or send the funds via person-to-person apps such as CashApp, PayPal, or Venmo.
- the scammer tells you this will help build your credit and qualify you for additional lending



What you don't realize is that the checks are fraudulent. They will be returned to you. And you will be responsible for reimbursing the credit union for the funds you received.

A legitimate lender will assess your creditworthiness to make sure you can afford the loan, but he won't ask for payment before loan proceeds are disbursed. And he'll never ask you to return a portion of the loan proceeds in the form of gift cards.

Never share your online banking credentials with anyone. Your user ID and password are confidential and should never be shared or written down. When in doubt, check with us. Protecting your accounts is our #1 priority. And when you need money, we're always here to help with that, too.

Lock Box Fees

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

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. 7, 2025. 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: Joseph Chukla (chairman), James Pan and Cynthia Lauffer.

Now is a Great Time to Buy a Car

According to Kelley Blue Book, the average price of a new vehicle in June 2025 was just under \$49,000. But there are ways to save. Consider these four tips as you search for a new ride.

1. Consider buying in fall. Dealers need to make room for new models and may sell outgoing model year vehicles for thousands of dollars less than the incoming year's models. But remember: Inventory will be limited.

2. Make a sizable down payment, if possible. The less you need to borrow, the more you'll save in interest charges over the life of the loan and the lower your monthly payments will be.

3. Improve your credit. Your down payment isn't the only number that determines your monthly payment. Your credit score does, too. Improve it by paying off existing consumer debt, if possible. Or, at least make all monthly payments on time and pay more than the minimum.

4. Shop for incentives. Dealers and manufacturers may offer incentives that can help to reduce the cost of a new vehicle such as cash-back offers and zero percent financing.

Ready to buy? Come see us. We can put you behind the wheel with low rates, generous terms and no downpayment... even on used vehicles! Visit bdfcu.com/vehicle-loans to learn more and apply 4 easy ways: online at bdfcu.com, inside online or mobile banking, at any convenient branch, or visit one of our partner dealers (see website for current list).



Design on a Dime? It's Possible with These Tips and a Low-Rate HELOC



It's no secret that home renovations are costly. But it is possible to make meaningful changes both inside and outside your home without breaking the bank. Here are some cost-effective ways to renovate your home without demolishing your budget.

- **Create a budget and stick to it.** Make sure to build in a cushion of 15 to 20 percent for any unforeseen expenses that may arise once a renovation is underway.
- **Maximize your existing floor plan.** It's much cheaper to manipulate your current space rather than to expand beyond your current structural footprint. A designer can help you rethink floor plans. Sometimes simply moving furniture around does the trick.
- **Balance DIY with hiring contractors.** You can save money by tackling some projects yourself, but only if you are confident in your renovation skills. When in doubt, hire professionals rather than risk making costly mistakes.
- **Check clearance and resale stores.** Shop liquidators and watch for sales at big box stores. If a builder orders too many cabinets, he may offer them to Habitat for Humanity ReStores, which are nonprofit home improvement stores and donation centers.
- **Take advantage of free services.** Some stores offer free consultations with designers who can show you what a renovation can look like. This is advantageous for the stores because once you see the potential you're more likely to buy the products.
- **Resurface instead of redo.** Some things can be made to look new with minimal effort. Paint is a relatively inexpensive tool that can transform walls, cabinets and more. Hardwood floors and kitchen cabinets can be refinished instead of replaced.
- **Unlock the equity in your home.** Pay for your projects the easy way — with a flexible, low-rate HELOC and save up to \$1500 when Bulldog pays your closing costs*. You can access the credit line for up to 10 years. As you pay it back, that money becomes available for you to use again on new projects. Take up to 20 years to repay the loan with no pre-payment penalty.

Spend more on your project, not your financing. For more information, visit bdfcu.com/home-equity. To make an appointment with one of our home lending experts, call (301) 797-6318 option 5 or email loandep@bdfcu.com.

*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.

Loan Rates & Terms

as of Sept. 30, 2025

FIXED

APR

VARIABLE

APR

Car/Truck/SUV*

up to 24 mos.
25-36 mos.
37-48 mos.
49-60 mos.
61-84 mos.

as low as 5.50%
as low as 5.75%
as low as 6.00%
as low as 6.25%
as low as 6.50%

Car/Truck/SUV*

up to appx. 48 mo.
49 to appx. 84 mo.

as low as 4.00%
as low as 4.00%

Boat/Motorcycle/RV*

up to 24 mos.
25-36 mos.
37-48 mos.
49-60 mos.
61-84 mos.

as low as 5.75%
as low as 6.00%
as low as 6.25%
as low as 6.50%
as low as 6.75%

Boat/Motorcycle/RV*

up to appx. 48 mo.
49 to appx. 84 mo.

as low as 4.00%
as low as 4.25%

Signature

up to 36 mos.
37-48 mos.
49-60 mos.

as low as 10.75%
as low as 11.00%
as low as 11.25%

Signature

up to 36 mos.
37-48 mos.
49-60 mos.

as low as 9.25%
as low as 9.50%
as low as 9.75%

Share Secured

3.00%

Eliteline

as low as 11.25%

First Mortgage

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 Sept. 30, 2025

Share Account

Min. Balance

APR

APY

Regular Share

\$25

1.000%

1.01%

Christmas/Vacation Club

none

1.000%

1.01%

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.

HOLIDAY CLOSINGS

Monday, Oct. 13

Columbus Day

Tuesday, Nov. 11

Veterans Day

Thursday, Nov. 27

Thanksgiving

Wednesday, Dec 24

Christmas Eve close at 12:30

Thursday, Dec. 25

Christmas Day

Wednesday, Dec 31

NYE close at 3:00

Thursday, 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

\$232,223,257

Loans

\$72,132,225

Shares

\$214,247,064

Members

19,019

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