

QUARTERLY TIMES

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

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Hurry — The Savings End Soon!

There's Still Time to Give Your Budget a Break with Skip-a-Pay

Whew! You did it. You made it past the holidays. Now your wallet's empty and your inbox is full of regret disguised as payment due reminders.

If you were a little more generous than you could comfortably afford over the holidays, then it's time to give yourself a gift:

Skip your January loan payment(s)!

Skip-a-pay is an easy way to hang onto some extra cash right when you need it most. And when you take advantage of our skip-a-pay special now, you'll save the \$20 processing fee!

But hurry! This is the last month to take advantage of this special offer. Apply before the end of the month to skip your January payment on up to 3 loans. To be eligible, your loan(s) must be current with the most recent 4 monthly payments made on time.

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 us at 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 the most recent 4 monthly payments made on time. 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 1/31/26. Total interest charges will be greater than as stated when the loan was granted. Approval will not generally be granted more than once in any 12-month period and requires signatures of all borrowers, co-borrowers, co-signers, and owners of collateral. Offer does not apply to credit cards or to loans secured by real estate.*



BULLDOG
Federal Credit Union
You Belong at Bulldog!

Prioritize Your Financial Well-Being and Set Yourself up for Success!

As we welcome a new year, many people reflect on the past and set goals for the future. One of the most impactful areas you can focus on is your finances.

Create or Revise Your Budget. A budget is the cornerstone of a healthy financial life. If you don't have one, create one. If you already have one, review and update it.

- Track your income and expenses to identify spending patterns.
- Categorize your expenses (housing, utilities, groceries, entertainment, etc.).
- Allocate funds for savings and discretionary spending.
- Use budgeting apps or spreadsheets to stay organized.

Build an Emergency Fund. It's a financial safety net for unexpected expenses, such as medical bills or car repairs. Aim for three to six months' worth of living expenses.

- Open a separate savings account for your emergency fund.
- Set up automatic transfers to your emergency fund each month.
- Start with a small goal, such as saving \$500, and gradually increase it.

Pay Down Debt. Debt can be a significant source of stress and can hinder your financial progress. Make a plan to tackle your debts this year. Focus on paying them down strategically.

- Use the snowball method (pay off the smallest debts first) or the avalanche method (pay off high-interest debts first).
- Consolidate debts to reduce interest rates and simplify payments.
- Make extra payments when possible to expedite your payoff journey.

Increase Retirement Contributions. It's never too early—or too late—to start saving for retirement. If your employer offers matching contributions, contribute at least enough to take full advantage of the match. If you're already participating, increase your contributions.

- Review your current retirement plan and assess your asset allocation.
- Aim to increase your contributions by 1% each year, or whenever you receive a raise.
- Research additional retirement savings options, such as IRAs or Roth IRAs.

Review and Improve Your Credit Score. A good credit score is essential for securing favorable loan terms and interest rates. Take steps to improve your credit score.

- Check your credit report for errors and dispute any inaccuracies.
- Pay bills on time and keep credit card balances low.
- Avoid opening new credit accounts unnecessarily.

Set Clear Financial Goals. Create specific, measurable, achievable, relevant, and time-bound (SMART) goals. Whether it's saving for a vacation, a down payment on a house, or funding a child's education, having clear goals will keep you motivated.

- Break larger goals into smaller milestones to track progress easily.
- Write down your goals and review them regularly.
- Share your goals with a trusted friend or family member for accountability.

Practice Mindful Spending. Mindful spending is about being intentional with your purchases. Challenge yourself to make more conscious spending decisions.

- Wait 24 hours before making non-essential purchases to avoid impulse spending.
- Use cash for discretionary spending to limit impulse purchases.
- Make a shopping list before going to the store and stick to it.

As you embark on your financial journey this New Year, remember that small, consistent changes can lead to significant long-term benefits. Embrace the new year with determination, and watch your financial goals unfold!



Board Nomination Petitions Due Soon

The Nominating Committee will accept nominations by petition until 5:00 p.m. on Feb. 6 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

Make Spending a Breeze!

Add Your Bulldog Credit Card to Your Digital Wallet

Here's some great news for Bulldog credit cardholders: Your wallet just got smarter! That's right. Your credit card is contactless AND compatible with digital wallets, and purchasing has never been easier. Now you can use Apple Pay®, Google Pay™, or Samsung Pay® with your credit card to pay quickly and conveniently at checkout in stores, online and for in-app purchases. It's fast, convenient and secure. Simply choose your preferred mobile wallet and follow the prompts to get started today.

Don't have a Bulldog credit card? Download the application now at bdfcu.com, and choose the card that's right for you: Low Rate, Cash Back, Rewards, Business or Student. There's no annual fees, no balance transfer fees, no cash advance fees, and no foreign transaction fees. And you can transfer high-rate balances to your Bulldog card right from MyCards in online banking or the mobile app, with no balance transfer fees! It's one card that does it all...including saving you money. Visit bdfcu.com/credit-cards to learn more and apply today.



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 2025 income tax returns will be mailed to you by 1/31/26.

e-STATEMENT USERS:

Your tax forms will be available on the e-Statement site by 1/31/26.

**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.

Attention Graduating Seniors!

Scholarships Are 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 24.** We'll announce two winners by May 4. For more ways to finance your higher education, visit our website.



Get Your Tax Refund Faster With Direct Deposit

Choose direct deposit to get your tax 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 (member) number. **DO NOT use your debit card number as your account number.** This will cause your refund to be rejected. The beneficiary of the refund must be an owner of the account to which the direct deposit is being made.



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

Loan Rates & Terms

as of Dec. 31, 2025

FIXED

Car/Truck/SUV*

up to 24 mos.	as low as 5.50%
25-36 mos.	as low as 5.75%
37-48 mos.	as low as 6.00%
49-60 mos.	as low as 6.25%
61-84 mos.	as low as 6.50%

Boat/Motorcycle/RV*

up to 24 mos.	as low as 5.75%
25-36 mos.	as low as 6.00%
37-48 mos.	as low as 6.25%
49-60 mos.	as low as 6.50%
61-84 mos.	as low as 6.75%

Signature

up to 36 mos.	as low as 10.75%
37-48 mos.	as low as 11.00%
49-60 mos.	as low as 11.25%



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.

VARIABLE

Car/Truck/SUV*

up to appx. 48 mo.	as low as 3.75%
49 to appx. 84 mo.	as low as 3.75%

Boat/Motorcycle/RV*

up to appx. 48 mo.	as low as 3.75%
49 to appx. 84 mo.	as low as 4.00%

Signature

up to 36 mos.	as low as 9.00%
37-48 mos.	as low as 9.25%
49-60 mos.	as low as 9.50%

Share Secured

3.75%

Eliteline

as low as 11.00%

First Mortgage

Call for rates

Home Equity

as low as Prime+0%

Credit Cards

Call for rates

Saving Rates & Terms

as of Dec. 31, 2025

Share Account	Min. Balance	APR	APY
Regular Share	\$25	0.750%	0.75%
Christmas/Vacation Club	none	0.750%	0.75%
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.

We have your winter funds!

See us for a low-rate loan today.



HOLIDAY CLOSINGS

Thursday, Jan. 1

New Year's Day

Monday, Jan. 19

Martin Luther King Jr. Day

Monday, Feb. 16

Presidents' Day

CU At A Glance

Assets

\$ 233,238,014

Loans

\$72,176,241

Shares

\$211,987,828

Members

18,526

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