

Spring 2026

Dogg

The

Pack Report

The Quarterly Publication

bdfcu.com

Join us today!

You belong at Bulldog!

BULLDOG
Federal Credit Union
est 1968





Up to a
\$150
GIFT CARD

*Gift card amount is based on loan size, with a Minimum loan amount of \$15,000.00 required. Offer valid on new money variable rate auto loans only (funds not currently financed with Bulldog Federal Credit Union). Loan subject to credit approval and underwriting standards. Membership eligibility required. Gift card provided within seven (7) business days of funding. Does not apply to Indirect Loans. Offer subject to change or end without notice.

2026

Spring **Auto Loan**

SALE

Apply online, visit your nearest branch, or give us a call to get started today.

Event!

Hit the Road with Our Spring Auto Loan Event!

Spring is here — and it's the perfect time to get moving. Whether you're upgrading your daily drive or planning your next adventure, we're here to help you finance it with confidence.

Our Spring Auto Loan Event runs April 1, 2026, through June 30, 2026.

- Competitive variable rates on new and used auto loans
- Financing available for cars, trucks, motorcycles, RVs, ORVs and watercraft

Receive a \$75-\$150 gift card when your qualifying new money loan is booked and funded*

Credit & Debit Card Processing

We'll Meet or Beat Your Current Rate or We Will Give You a \$300 Visa Gift Card*

Whether it's credit cards, debit cards, mobile capabilities, or any other ways to accept payments, your business needs solutions to handle multiple payment methods - **USB can help your business grow.**

Since 1996 USB Payment Processing has been the preferred provider for many local banks and credit unions and provides merchant services with innovative point-of-sale (POS) systems - backed with service, financial strength and stability.

Through a variety of equipment and software, USB offers comprehensive solutions that enable merchants of all sizes to accept the form of payment their customers want to use:

- EMV + Apple Pay Capabilities
- PIN or Signature Debit Cards
- Recurring Payment Applications
- Level II + Level III Billing for B2B
- Touchless + Tap
- Mobile Transactions
- Tablet Based Applications
- Online Invoicing



*Merchant Processing cost comparison based on all merchant services processing charges shown on a recent merchant statement. Merchants with all-inclusive, flat-rate packaged monthly and franchisee program processing fees, or members of larger associations are not eligible for this offer. Payment processing cost offer not available to merchants processing over \$2 million in Visa and MasterCard processing volume annually, and not available to businesses currently processing with USB Payment Processing NE, Inc. Limit one gift card per merchant, regardless of the number of business locations. Gift card will be issued within 60 days of cost comparison analysis. Other fees may apply. Offer may be extended, modified, or discontinued at any time without notice and may vary by market. Not valid with any other merchant services offer. Contact 410-828-4286 for more details. Merchant services provided by USB Payment Processing NE, Inc. and are subject to credit approval.

☎ 410-828-4286

📍 8501 LaSalle Road, Suite 300
Towson, MD

🌐 www.usbne.com

 **USB**
PAYMENT PROCESSING
EST. 1996

Spring 2026 Pack Rates



Fixed

Car/Truck/SUV*

Term	APR
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%

APR

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%

Interest Rates



as of March 31, 2026

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VARIABLE

APR

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

2.75%

Eliteline

as low as 11.00%

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

Regular Share
Christmas/Vacation Club
Share Draft
Money Market Share



BULLDOG Federal Credit Union

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%
Sign up and Save!	\$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%

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Spring 2026

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.

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BREAKING

NEWS

Spring 2026

Tap that!



BULLDOG
Federal Credit Union

Over the next year, all current debit cardholders will receive a new debit card in the mail. Your card number will remain the same, but your new card will have “tap to pay” (also known as contactless payments).

Be sure we have your correct mailing address and phone number so there is no delay for you to receive and activate your new debit card.

We are also debuting a new rewards program for all our debit cards called uChoose Rewards®. Under uChoose Rewards® you earn points with every debit card purchase, and you can redeem your points for shopping, travel, gift cards and more.

To bring you all these new and exciting features, we will be making some internal system updates on April 13, 2026 (more info to come soon).

If you need to activate your card or set a PIN, please stop by any branch or call us during normal business hours. For your protection, please be prepared to show your ID or provide identifying information.

Coming soon, you will be able to add your debit card to a digital wallet (Apple Pay, Google Pay, and Samsung Pay). If you need a new card number, we will be able to issue you a digital card that you can use with Apple Pay or Google Pay while you wait for your physical card.

Please note: You must have a debit card with the contactless payment symbol to use “tap to pay” and add your card to a digital wallet. A notification will be posted on our website when you are able to add your card to a digital wallet and receive a new digital card.

Merchant Service Rates Could Save You Money!

Did you know your credit union offers merchant services for business members?

We can help you accept credit cards, debit cards, and contactless payments with simple, reliable solutions

(see page 2 for details).

BULLDOG
Federal Credit Union

MAIN OFFICE

580 Northern Avenue

Hagerstown, MD 21742

(301)797-6318



Members= 21195

Assets= 245,073,143.82

Loans= 87,832,343.49

Shares= 219,492,983.24

g27 artwork

Routing Number: 2550-7751-6



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