

# QUARTERLY TIMES

www.bdfcu.com

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

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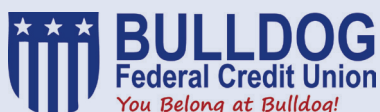
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Get your free\* subscription!

## Set Your Kids Up for Financial Success with

# Greenlight



Give the kids in your life a financial leg up with Greenlight, the award-winning family finance app and debit card for kids and teens. Go to [greenlight.com/bulldog](https://greenlight.com/bulldog) or scan the QR code for your complimentary subscription that includes up to 5 kids.

Greenlight offers a debit card and app that teach kids and teens how to earn, save, give and spend wisely – all with parental supervision. Using the Greenlight app, parents can send money instantly, automate allowance payments, manage chores, set flexible spending controls, get real-time notifications of transactions, and more. You'll set savings goals together and show kids how their money can grow over time with Round Ups and Parent-Paid interest.

Kids and teens learn smart spending as they make purchases with a debit card of their own. You set flexible controls and get notified every time they use their card. Kids get hands-on money management experience, along with access to Greenlight Level Up™, an in-app financial literacy game with a best-in-class curriculum, educational challenges, and rewards. It teaches money skills in bite-sized challenges.



Join 6+ million parents and kids and start building smart money habits that will last a lifetime. Visit [greenlight.com/bulldog](https://greenlight.com/bulldog) or scan the code for your complimentary subscription.

The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

\*Bulldog Federal Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their BFCU account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 11/05/2026. Offer subject to change or renewal.

Card images shown are illustrative and may vary from the card you receive.

## Scholarships 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](http://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 25.** We'll announce two winners by May 5. For more ways to finance your higher education, visit our website.



## Use Direct Deposit for Your Tax Refund

Elect direct deposit when you file to get your 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 number. To deposit funds to your Share/Savings account, use your member number. To deposit funds to your Share Draft/Checking account, use the account number on the bottom of your checks. Don't have checks? Call us.

The beneficiary of the tax refund must be an owner of the account to which the direct deposit is being made.

**DO NOT use your debit card number as your account number.** This will cause your refund to be rejected.



### NEW CALL CENTER HOURS

**Mon - Fri 9 - 6; Sat 9 - 2  
and Select Holidays**

Closed: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day

## 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 2024 income tax returns will be mailed to you by 1/31/25.

### **e-STATEMENT USERS:**

Your tax forms will be available on the e-Statement site by 1/31/25.

**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.



*Hurry! Skip-a-Pay Special Ends Soon*

## Take a Post-Holiday Payment Break

If you over-indulged financially over the holidays, take a little breather and skip your January loan payments. It's an easy way to regroup and redistribute those funds where you need it most. And when you take advantage of our skip-a-pay special now, you'll save the \$20 processing fee! Apply by January 29 to skip this month's payment on up to 3 loans. Download the authorization form at [bdfcu.com](http://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](mailto: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 at least 4 on-time monthly payments. 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 1/29/25.*

# STOP BEFORE YOU CLICK

## Don't Hand Your Account Over to a Fraudster

You may think they can't outsmart you, or that you're too savvy to fall for their clever tricks. Think again. Even the most careful consumers fall victim to phishing attacks. It can happen in an instant. You get one seemingly legitimate text from a company you know. It includes a handy link. You're in a hurry and don't read it closely....and BAM! It's game over.

**Don't click links or attachments in unexpected texts or emails. Just don't.**

Phishing emails and text messages are usually unexpected and often from a company you know and trust such as a financial institution, utility, credit card company, online payment app, retailer, or streaming service. They try to trick you into clicking a link or opening an attachment by telling you a package can't be delivered, a payment can't be processed, or a charge looks suspicious. Of course you want to rectify those situations quickly so you click the link. In an instant you've handed over your account credentials or downloaded malware...or both!



Often fraudsters will:

- say they've noticed some suspicious activity or log-in attempts
- claim there's a problem with your account or payment information
- say you need to confirm some personal or financial information
- include an invoice for items or a service you don't recognize
- want you to click on a link to make a payment

**BFCU will never initiate a call, letter, text, or e-mail asking you to verify, update, or otherwise provide sensitive information, nor will we deny you access to your accounts until you provide such information.**

We already know your account number and account history (but we maintain no record of your account-related PINs or passwords). However, if you initiate the contact, we will need information to identify you to resolve your issue. And we do require information to personally identify you when you open a new account. In both cases, you initiated the contact.

Fraudsters can spoof phone numbers and websites to make it appear as if you're dealing with a legitimate source. Follow these tips to avoid account takeover:

- When logging into online banking on a browser, look for your security image and security phrase BEFORE you enter your password. If you don't recognize them, don't go any further. Or consider using our mobile app.
- Instead of clicking links, contact us directly by phone at 301.797.6318 or key our web address (bdfcu.com) directly into your browser's address bar.
- Never provide sensitive account information such as your debit card number, expiration date, or security/cvv number to someone claiming to call from the "Fraud Department." Remember, we already have that information. However, if you initiate the call to us, we will need to ask you to verify certain account details to prove your identity.
- Use strong passwords. Or create an entire sentence that's easy for you to remember but impossible for someone else to guess or discover randomly.
- Enable multi-factor authentication whenever possible. MFA makes it harder for scammers to log in to your accounts if they do get your username and password because it requires: something you know (a passcode, PIN, or the answer to a security question); something you have (a one-time verification code you get by text, email, or from an authenticator app); or something you are (a scan of your fingerprint, retina, or face).

If you suspect you were the target of a scam, contact us immediately or visit [bdfcu.com/fraud](http://bdfcu.com/fraud) for tips on fighting fraud and helpful information on what to do if you fall victim.

### Board Nomination Petitions Due Soon

The Nominating Committee will accept nominations by petition until 5:00 p.m. on Feb. 7 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: Robert Markle, chairperson  
580 Northern Avenue  
Hagerstown, MD 21742



## Loan Rates & Terms

as of Dec. 31, 2024

FIXED	APR	VARIABLE	APR
Car/Truck/SUV <sup>†</sup>		Car/Truck/SUV <sup>†</sup>	
up to 24 mos.	as low as 5.50%	up to appx. 48 mo.	as low as 4.50%
25-36 mos.	as low as 5.75%	49 to appx. 84 mo.	as low as 4.50%
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 4.50%
		49 to appx. 84 mo.	as low as 4.75%
Boat/Motorcycle/RV*		Signature	
up to 24 mos.	as low as 5.75%	up to 36 mos.	as low as 9.75%
25-36 mos.	as low as 6.00%	37-48 mos.	as low as 10.00%
37-48 mos.	as low as 6.25%	49-60 mos.	as low as 10.25%
49-60 mos.	as low as 6.50%	Share Secured	3.75%
61-84 mos.	as low as 6.75%	Eliteline	as low as 11.75%
Signature		First Mortgage	Call for rates
up to 36 mos.	as low as 10.75%	Home Equity	as low as Prime+0%
37-48 mos.	as low as 11.00%	Credit Cards	as low as 13.25%
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.

## Saving Rates & Terms

as of Dec. 31, 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.

# We have your winter **funds!**

See us for a low-rate loan today.



## HOLIDAYS

**Wednesday, Jan. 1**  
New Year's Day

**Monday, Jan. 20**  
Martin Luther King Jr. Day

**Monday Feb. 17**  
Presidents' Day

## CU At A Glance

**Assets**  
\$226,612,312

**Loans**  
\$67,585,665

**Shares**  
\$212,750,641

**Members**  
18,861

## 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