

QUARTERLY TIMES

www.bdfcu.com

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

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Itching to go for a ride? Fetch a Great Deal on an AUTO LOAN

Fresh air? Check. Sunshine? Check. Road trip playlist? Check. New ride? We can help you check that one off your list, too.

Hit the road for less when you finance your new or used vehicle, boat, motorcycle, or RV with Bulldog. You'll drool over our:

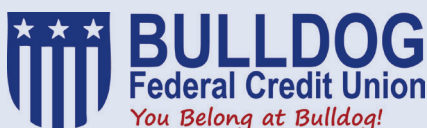
- ✓ low rates
- ✓ easy terms
- ✓ fast, local decisions
- ✓ no down payment
- ✓ same rates new or used

Ready to fetch a great deal? Apply now at bdfcu.com, at select area dealerships (see website), or stop by any convenient branch.

Treat yourself to speedy approval and road-ready rates!

as low as 4.25% APR¹
\$0 down
up to 84 months²
new or used³

**APPLY NOW AT
BDFCU.COM**



¹ Variable Annual Percentage Rate (APR) effective through 3/31/25, and subject to change. Rates based on credit history; yours may be higher. Variable rates not available through indirect dealer partners. Fixed rates available. ² 84 months on loans of \$25,000 or more. ³ Vehicles over 100,000 miles, add 2% (max. mileage 115,000); Vehicles over 10 years, add 2%.



For quick and easy on-the-go access to your funds, remember to pack your Debit Mastercard. Then follow these tips to ensure your trip doesn't go off the rails.

Tip #1 – Let us Know Where You Go

Transactions initiated outside your normal spending area may be flagged as potential fraud and declined. That's why it's important to let us know when and where you'll be traveling, especially if you'll be traveling internationally. With Card Controls in the mobile banking app, you have self-service access to set travel notifications. Nobody wants a declined transaction...especially on vacation! *(Travel notifications available in mobile app only.)*

Tip #2 – Misplace Your Card? Don't Panic, You Got This!

While the goal of vacation is to get lost in the fun, what you don't want to lose is your debit card. But if it happens, relax. You can turn your card off with the flip of a switch in Card Controls in online and mobile banking, then just flip it back on again when you find it. Control is literally at your fingertips.

Tip #3 Take Advantage of Alerts

You have an arsenal of alerts at your fingertips for both your debit card and your online banking transactions. Why not use them all? Visit bdfcu.com/debitcard to set debit card alerts for international transactions, spending limits, and transaction types. In online banking, set alerts for changes in contact info and login credentials, logins and password reset, plus account alerts for balance changes, transaction size, and more.

Tip #4 Use Cards Over Cash

Cash may have been king at one time, but cards and digital payments reign supreme now. While it's a good idea to carry a little bit of cash with you as you travel, especially when traveling abroad, carrying too much makes you an easy target. If it's lost, it's likely lost for good. Cards are packed with the latest advances in cyber security and data privacy. And you can monitor transactions, stop payments, and report suspicious activity before bad actors clear you out.

GreenLight

Free for your family

Enjoy the money app and debit card for kids and teens



Learn more at greenlight.com/bulldog or scan the code

The Grass is Always Greener



If you've built some equity in your home, tap it with a HELOC. Enjoy the financial flexibility to borrow, spend, and repay as you go at rates that are lower than most credit cards and personal loans.

It's cash when you need it for:

- home repairs or renovations
- debt consolidation
- vacations
- tuition
- vehicles
- medical bills
- big-ticket items

Plus, save up to \$1500 with **NO CLOSING COSTS!**

Ready to get started? Contact our lending professionals during business hours at (301)797-6318 option 5 or anytime at loandep@bdfcu.com.

*\$255 application fee required. Property insurance required.



The scholarship application deadline is 5:00 pm Apr. 25

Winners will be announced by May 5. Download the app at bdfcu.com



To us, nothing is more important than protecting your account. When we ask you for ID, we're taking every precaution to protect your hard-earned money. You may be a familiar face in some branches, but in others the tellers haven't yet had the pleasure of getting to know you. Being able to produce ID, especially photo ID (such as a driver's license, student ID, or passport), reduces the risk of errors and ensures we're servicing the right account. Please help us to protect your account by keeping your ID and contact information up to date and having it ready for the teller.

Directors To Be Installed at Annual Meeting

You're invited to attend the Annual Business Meeting, May 29, at 4:30 p.m. at the credit union's Main Office at 580 Northern Ave., Hagerstown. Two incumbents will be installed for 3-year terms on the Bulldog Federal Credit Union Board of Directors during the meeting. They are Joseph Chukla, Jr., and James Pan. These dedicated volunteers donate a great deal of time and expertise so that our credit union can continue to grow and flourish. We extend our sincerest thanks and appreciation for their unwavering efforts.

Tax Refund Check Cashing Policy

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 personally endorsed by all parties in the presence of an MSR. Photo ID is required. State refund checks must be endorsed by all parties even if they are for deposit only.

The future of payments is here!

Tap to Pay Credit Cards Coming Soon



First, we swiped the stripe. Next, we dipped the chip. Now, get ready for the next major advancement in card payment technology: Tap to pay!

Soon your Platinum Mastercard will be replaced by a new tap to pay credit card. Your new card will be mailed on or before May 7 (please allow 7-10 business days for delivery), and your current Platinum Mastercard will become inactive on May 19 at 6:45 a.m. EDT.

Tap to pay payments, also known as tap and go or contactless payments, are simple, fast, secure and touch-free ways to pay in person using your contactless credit card. You simply tap or hold your card within an inch or two of the merchant's payment reader to complete the transaction.

Contactless payments are accepted where you see the contactless payments symbol on the merchant's electronic payment terminal, device or card reader or on signage near the front door or checkout. Or look for these words on the payment terminal: "tap, swipe or insert card".

All primary and secondary cardholders will receive individual new cards with new numbers, CVV/CVC numbers, and expiration dates. The new tap cards will still contain an embedded EMV chip and a standard magnetic strip, so you'll always have a way to pay.

If you have preauthorized or recurring payments tied to your current Platinum Mastercard (such as monthly telephone, electricity, gas bills, insurance, clubs), make sure to contact each vendor on or after May 19 with your new card number and expiration date to avoid any interruption in payments.

Your current card history will not transfer to your new card number. Therefore, you will not be able to access statements/history online as of May 19. Please save the statements to your computer or print hard copies before May 19.

Get ready to enter a new era in payment security, speed and convenience. Watch your mail for more important information about your new tap to pay credit card.

Flex/Rewards Cardholders:

Beginning May 19, you will start earning points under a new program called UChoose Rewards®. Under UChoose Rewards® you can redeem points for cash back, shopping, travel, event tickets, gift cards and more.

Please refer to the letter you will receive in the mail regarding the deadline for redeeming your current points. Any remaining points not redeemed by the deadline will be transferred to the new UChoose Rewards® Program by June 18 and will appear on your UChoose Rewards® account.

Here's more good news: Your new tap to pay card will be enabled for Apple Pay, Google Pay, and Samsung Pay on August 15. Watch your summer newsletter for exciting details.

Loan Rates & Terms

as of March 31, 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%	Share Secured	3.25%
61-84 mos.	as low as 6.75%	Eliteline	as low as 11.50%
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	Call for rates
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 March 31, 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 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.



Stop by and see us!
Annual Strawberry Festival
Homewood at Williamsport
Saturday, June 7 • 9 a.m. - 2 p.m.

Stop by our Homewood branch for a free gift!

HOLIDAYS

Monday, May 26
Memorial Day

Thursday, June 19
Juneteenth

Friday, July 4
Independence Day

CU At A Glance

Assets
\$233,711,245
Loans
\$67,538,893
Shares
\$216,799,272
Members
18,888

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