

PROSPERITY

PUBLISHED FOR MEMBERS OF BANK-FUND STAFF FEDERAL CREDIT UNION®

AUGUST 2009

Introducing BFSFCU Student Choice

Your child is ready for college, but are you ready to pay the tuition and other related expenses?

While tuition and fees are on the rise, federal aid limits remain relatively low, creating a gap that is difficult to fill, especially in today's challenging economic climate.

BFSFCU's Student Choice is designed to fill that funding gap by providing lower cost financing options for higher education. With Student Choice, you can borrow up to \$75,000 to help cover college tuition and fees. **Our program offers:**

- Flexible payment options, including full deferment until after graduation
- Lower loan rates
- No origination fees

To apply, or for more information on eligibility and a complete list of nearly 2,000 participating schools, visit us online at: **BFSFCU.studentchoice.org** or call **866.614.7782** to speak with a Student Loan Representative.



Discover the Convenience of Shared Branches

BFSFCU has partnered with the Co-Op Network to provide our members with access to over **3,700 Shared Branch locations and CU Service Centers nationwide**. You can perform many BFSFCU transactions conveniently at our Shared Branch locations, including:

- Make deposits, withdrawals, and check cashing¹
- Post payments to your BFSFCU loans
- Transfer money between your Credit Union accounts
- Obtain money orders and travelers checks²
- Get a cash advance on your Visa® and MasterCard®

Many Shared Branch locations offer extended hours, drive-up windows, and surcharge-free ATMs. For more information about Shared Branches, or to find a Shared Branch location near you, visit **BFSFCU.org/sharedbranches**.

¹Allowable withdrawal amount subject to local Shared Branch policies.

²Independent fees and charges by Shared Branch may apply. Service may not be available in all outlets and locations.

IMPORTANT NOTICE FOR BFSFCU ATM CARDHOLDERS

Effective September 1, 2009, BFSFCU will begin charging members a 1% foreign transaction fee on all foreign **ATM** card transactions. A foreign transaction is any transaction completed on your ATM card outside the U.S., Puerto Rico, or the U.S. Virgin Islands. This fee is necessary to cover the costs of processing foreign ATM transactions as charged to BFSFCU by MasterCard®, the owner of the international Cirrus ATM network through which these foreign ATM transactions are processed; the fee will appear as a separate line item on your monthly statement. Please contact us at 202-212-6400 should you have any questions regarding this change.

Share the Benefits of Membership

There are many benefits to being a member of BFSFCU. Did you know that your extended family can now enjoy those same benefits by joining BFSFCU? Your extended family includes not only your spouse and your children, but also your parents, grandparents, and in-laws, to name a few.

Some of the benefits you can share with your extended family include:

- Free Online Banking and BillPay Service³
- Competitive loan and deposit rates
- Surcharge-free ATM network
- Shared Branch network
- 24x7 Call Center
- Full-service mortgage department



Joining BFSFCU is now easier than ever. Family members can join online at BFSFCU.org/join. You can also contact us with membership questions via telephone, 24 hours a day, at **202.212.6400**.

Share the benefits of membership by inviting your extended family to join BFSFCU today!

³A \$5.95 monthly inactivity fee is applied to BillPay accounts with no activity for 3 consecutive months. Up to 25 payments per month can be made free of charge. A \$0.30 transaction fee will apply to each payment in excess of 25 per month.

Is Your Student's Back-to-School Checklist Complete?

As the summer break gradually draws to an end and you prepare your college student to return to school, make sure your checklist includes products from our **Generation_Next** suite:

- **BFSFCU Membership Account**
A Savings and Checking account will help your college student set up a savings and spending plan while away from home.
- **Free Online Banking**
Your college student will be able to access his/her account anytime, from anywhere, to check balances and transfer funds between BFSFCU accounts.
- **Convenient Visa® Debit Card**
Safer than carrying cash and more convenient than writing checks. Your college student will love the convenience of our Visa Debit Card. Need cash on the go? The Visa Debit Card also works as an ATM card. Sign up for e-Statements, and we will



refund ATM fees incurred using the Visa Debit Card at any non-BFSFCU ATM in the U.S.

- **Competitive Visa® Credit Card**
Our competitive credit card programs feature no fee balance transfers, personal identity theft coverage, travel benefits, and convenient online access.

Visit BFSFCU.org/join to open an account today or visit the **"Kidz Korner"** link on the homepage to learn more about our **Generation_Next** Youth Package.

Interested in Buying a Home? Your Credit Union Can Help

Join Us for Our Free Home Buying Seminar

**WEDNESDAY,
SEPTEMBER 16, 2009
1:00 p.m. – 3:00 p.m.**

An experienced panel of speakers including a Real Estate Agent, BFSFCU Loan Representative, and Settlement Attorney will discuss the following topics:

- The Role of a Real Estate Agent
- Establishing Credit History and a Good Credit Score
- Financing Programs Available Through BFSFCU
- Legal Aspects of Purchasing a Home
- Buying Your Home Through CU Realty Services, our specialized web-based tool designed to assist you in the home buying process

Due to limited seating, and in order to allow sufficient time for individual questions, attendance for this seminar will be by pre-registration only. If you would like to attend, please register at BFSFCU.org/seminars by August 31st.



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