

PROSPERITY

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

NOVEMBER 2009

DOUBLE POINTS in November!

Are you a BFSFCU® Visa® Platinum Member Rewards Credit

Cardholder? During the month of November 2009,¹ you can earn double points for purchases made with your Member Rewards Credit Card.



Start your holiday shopping early and take full advantage of November's extra rewards.

There is no limit on the number of points you can earn during November,² so every purchase made this holiday season can bring you closer to your next vacation or that MP3 player you've always wanted. You may also choose from a wide selection of other rewards — gift cards, popular electronics, airline travel, and even charity donations. Our minimum redemption level of 1,100 points is among the lowest in the industry, meaning that you don't need to spend too much money before you start redeeming your rewards.

Access your points anytime, from anywhere

To check your points balance or redeem your points, go to our secure Member Rewards site at rewards.bfsfcu.org whenever it is convenient for you.

Not a Rewards Member Yet?

To apply for a BFSFCU Visa Platinum Member Rewards Credit Card,³ visit BFSFCU.org/rewards or call us 24x7 at **1.877.809.6549** and start enjoying the rewards of membership today.

¹Double Points apply to net purchases during the November billing cycle.

²The maximum number of points per year is 120,000.

³Annual program fee of \$19 per account will apply.

STEP UP TO HIGHER EARNINGS

You don't have to worry about having a long-term fixed-rate Share Certificate Account (SCA) when you have the option to re-lock to a higher rate. With our **Step-Up SCA**, if rates rise during the term of the share certificate, you have one opportunity to step up to a higher rate to increase your earnings. If rates stay the same or begin to fall, you are secure in your original, fixed rate.

Step-Up SCAs are available in 3-year and 5-year terms. To view our current rates, visit BFSFCU.org/rates.

Opening a Step-Up SCA through Online Banking is easy — simply click on the "Open New Account" button in the Accounts tab. Not yet an Online Banking user? Visit BFSFCU.org/OnlineBanking to download the form.

Suggestion Box

The **BFSFCU Free Financial Seminar Series** covers topics that we feel are relevant and useful to our membership, from buying a car or home to estate planning. If you have a topic in mind that would make a great addition to our seminar list, please send your suggestions to seminars@BFSFCU.org.



The Perfect Gift

If you are having a hard time coming up with the perfect holiday gifts, consider the convenient **BFSFCU Visa® Prepaid Holiday Gift Card**.

With a \$25 minimum and \$750 maximum, you can customize how much you would like to give each of your loved ones. Best of all, the Visa logo on the card will allow your gift card recipients to spend their gift money at millions of retail locations that accept

Visa debit cards — whether in person, online or over the phone. Gift cards may also be used at gas stations and restaurants for added convenience.

Safer than cash and easy to use, the BFSFCU Visa Prepaid Holiday Gift Card will become an instant favorite. To purchase your BFSFCU Visa Prepaid Holiday Gift Card, please visit any of our branches or call us 24x7 at **202.212.6400** for more details.



The Strength of Your Signature

Your signature is just as unique as you are, and a **Personal Loan** from your credit union can offer you the perfect financing solution for your unique needs.

Whether you simply want to pay off your current high-interest loans and credit card balances for lower monthly payments, or finance other expenses such as a vacation, home improvements or an emergency, a Personal Loan can offer you a fast and affordable financing solution.

Simple. Fast. Affordable.

Whether you choose a Personal Loan with a fixed or variable Annual

Percentage Rate (APR), either one can offer you a simple solution for the things you want. Qualified applicants can simply borrow on the strength of their signatures alone; no collateral is required.

Our 24x7 Lending Center makes applying for our Personal Loans quick and easy! Simply go to **BFSFCU.org/apply** or call us at **1.877.809.6549** — anytime, any day, from anywhere.

To check out all of current loan rates, visit **BFSFCU.org/rates**.

Verified by VISA Online Protection

Protect your online credit and debit transactions by registering your BFSFCU Visa® Credit Card and Visa Debit Card with **Verified by Visa®**.

Verified by Visa is a free service offered by Visa that uses personal passwords to help protect you from unauthorized use of any of your Visa cards. Once you've registered your cards, no one else can use your Visa card number at any participating online stores without your personal password.

Verified by Visa gives you additional protection in your online purchases when doing business with a participating merchant, offering the confidence of knowing that your online purchases are as secure as purchases made in person.

There is no limit to the number of Visa cards you can register and the enrollment process is easy and secure, so enroll your cards today! Register online at **BFSFCU.org/VBV** or call 24x7 at **888.918.7490**.



MEMBER SERVICES:
202.212.6400
1.800.9BFSFCU

LENDING SERVICES:
202.212.6450

GENERAL E-MAIL:
memberservices@bfsfcu.org

BFSFCU.org

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