

PROSPERITY

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

DECEMBER 2009

Easy Holiday Gift Ideas

Thinking about what to get your loved ones this holiday season? BFSFCU® has some great gift ideas for you.

- **The Gift of Membership** — Do you think your family members might benefit from services such as free Online Banking and Bill Pay, free nationwide ATM use¹ and competitive loan and deposit rates? Extend the benefits of BFSFCU membership to your loved ones by visiting BFSFCU.org/join.
- **BFSFCU Visa® Gift Card** — Accepted at millions of locations worldwide, the Visa Gift Card will provide your loved ones the flexibility to purchase the things they really want. With a \$25 minimum and \$750 maximum, you can customize the dollar amount you would like to give each recipient.² **Visit any of our branch locations** to purchase your Visa Gift Card today.
- **American Express® Gift Cheques** — Available in denominations of \$25, \$50 and \$100,³ these Gift Cheques will never expire, are guaranteed by American Express, and can be redeemed virtually anywhere. If your Gift Cheques are ever stolen, they can be refunded worldwide. Purchase American Express Gift Cheques **at any of our branch locations**.
- **Gifts from BFSFCU Member Rewards** — Redeem your Member Rewards points by selecting gift items ranging from electronics, perfumes and colognes to children's toys, or choose a gift card from over 40 different businesses, including restaurants, hotels, movie theaters and retail stores. Visit



rewards.bfsfcu.org to view our entire selection of rewards.

If you have any questions about our gift ideas for the holidays, give us a call 24x7 at **202.212.6400** or visit us online at **BFSFCU.org**.

¹In order to receive surcharge rebates, the member must: (1) be registered for e-Statements and; (2) have a BFSFCU Visa Debit Card. If member meets both of these conditions, and is assessed a surcharge by the owner of an ATM machine (in the U.S.), such a surcharge will be rebated the following month. See BFSFCU's Account Agreement and Disclosures document for more details.

²\$2 fee to purchase each gift card. There is no monthly maintenance fee for the first six months; after six months, there will be a monthly maintenance fee of \$1.

³\$2.50 fee to purchase each gift cheque.

WE ASKED. YOU ANSWERED.

The results of the 2009 Member Satisfaction Survey are in! Every year the Credit Union surveys our membership to find out how well we are serving you and fulfilling our mission to provide "strikingly impressive service." Once again, we are pleased to report that over 95% of members responding to the survey were "satisfied" or "very satisfied" with the quality of service they received at the Credit Union. **We are committed to offering our members the best products and services and we are constantly making improvements to enhance your Credit Union experience.** We thank you for your participation in this year's survey and we look forward to exceeding your expectations in the years to come.



Seminars in 2010

We are finalizing our plans for our Free Seminar Series in 2010. Thanks to suggestions from our members, our topics of discussion have expanded to include Estate Planning for Foreign Nationals, Estate Planning for U.S. Citizens and Credit Report/Credit Scores, as well as our standard topics, including Car Buying, Home Selling and Fraud Awareness. January will feature seminars on IRA Essentials and Home Selling. Visit BFSFCU.org/seminars for details on upcoming seminars and to register to attend.

Avoid Account Dormancy and the Risk of Losing Funds to the D.C. Government

If your accounts in the District of Columbia show no owner transaction activity for **more than three consecutive years**, your balances are considered unclaimed property and risk transfer to the D.C. Government under its escheat law.

The District's escheat law presumes such inactive accounts to be abandoned property and mandates not only that they be reported each year, but also that all such balances be held in custody by D.C. for "safekeeping." After balances have been turned over, any claim by an account holder must be made directly to the D.C. Government.

Our 2009 Report of Unclaimed Property, due November 1, 2009, included all accounts with no owner activity since July 1, 2006 (three years prior to June 30, 2009).

Before including an account on our Unclaimed Property Report, we look for signs of owner-initiated activity showing that the account is not abandoned. (Note: Dividends, which are credited automatically, do not count as "owner-initiated activity.")

If we find no evidence of owner activity on an account or its sub-accounts, we send a letter to the owner asking that a deposit or withdrawal be made, or that the owner sign an endorsement stating that the account is not abandoned.

To prevent the D.C. Government from receiving the proceeds of your accounts, we suggest the following: (1) make at least one transaction per year on each of your accounts, and (2) keep the Credit Union informed of your current address by clicking on "My Contact Info" the next time you use Online Banking.

The Cherry Blossom Run Is Here Again!

BFSFCU is going into its ninth year as a credit union sponsor for the 38th Annual Credit Union Cherry Blossom Ten Mile Run and 5K Run/Walk. Both races are scheduled for Sunday, April 11, 2010, in Washington D.C.

This event helps to raise funds for the Children's Miracle Network, which provides charitable care for over 17 million kids annually in over 170 Children's Hospitals nationwide.

We will sponsor your run!

BFSFCU will reimburse entry fees to all BFSFCU members who enter the 10-mile race or the 5K run/walk. Request an entry fee reimbursement form today from

runners@BFSFCU.org to be considered for reimbursement.

We will increase our charitable donation to Children's Miracle Network!

We will donate \$10 for each BFSFCU member who finishes in either event, but to finish you must first enter. This year, race entries will be chosen by lottery. We encourage you to register for the lottery between **December 1 and December 10, 2009**

at <http://www.cherryblossom.org>.

For more details, go to www.cherryblossom.org or send an e-mail to us at runners@bfsfcu.org.



Springfield Shared Branch to Close

The Springfield Plaza Credit Union Family Service Center branch (located at 6314 Springfield Plaza, Springfield, VA 22150) will be closing on December 12, 2009.

Other shared branches conveniently located near the closing branch are:

Vantria FCU Outlet

6708 Backlick Rd.

Springfield, VA 22150

This is a Self-Service kiosk.

Hours of Operation:

Mon. - Thurs.: 9:00 a.m. – 4:00 p.m.

Fri: 9:00 a.m. – 5:00 p.m.

Sat.: 9:00 a.m. – 12:00 p.m.

Fairfax County FCU

6506 Loisdale Rd.

Springfield, VA

Hours of operation:

Mon. - Fri.: 10:00 a.m. – 6:00 p.m.

Sat.: 9:00 a.m. – 1:00 p.m.

Signal Financial FCU

5510 Cherokee Ave., Ste 130

Alexandria, VA 22312

Hours of operation:

Mon. - Fri.: 10 a.m. – 6 p.m.

Sat.: 9 a.m. – 1 p.m.

To find additional shared branch locations, visit the shared branch locator web site at **www.CreditUnion.Net**.



MEMBER SERVICES:
202.212.6400
1.800.9BFSFCU

LENDING SERVICES:
202.212.6450

GENERAL E-MAIL:
memberservices@bfsfcu.org

BFSFCU.org