


# PROSPERITY

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

JANUARY 2010

## 10 for 2010

### 10 Convenient Services from Your Credit Union to Help Make 2010 a Financial Success

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- Mobile Banking:** Access your accounts anywhere through your cell phone or smart phone by visiting [go.BFSFCU.org](http://go.BFSFCU.org).
  - e-Statements:** Reduce your paper mail and view your monthly statements online. Login to Online Banking, and click on "**e-Alerts**" to register.
  - Online BillPayer:** Receive, manage, and pay all of your bills in the U.S. electronically and securely for free through Online Banking.<sup>1</sup> To register, login to Online Banking and click on "**BillPay**".
  - e-Wires:** Conveniently initiate domestic and international wire transfers from within Online Banking. Login to Online Banking and click on "**e-Wires**" to get started.
  - Fraud Plus:** Prevent identity theft before it occurs and monitor your credit daily for a low monthly fee of \$8.95. To enroll, visit [BFSFCU.org/FraudPlus](http://BFSFCU.org/FraudPlus).
  - Verified by Visa®:** Protect and authorize online credit and debit transactions by creating a personal password linked to your Visa cards. Enroll all of your Visa cards at [BFSFCU.org/VBV](http://BFSFCU.org/VBV).
  - International Calling Card:** Enjoy exceptionally low rates for calls made in over 80 countries around the world. Visit [BFSFCU.org/callingcard](http://BFSFCU.org/callingcard) to enroll.
  - SafetyLink:** Get overdraft protection by linking one of your savings accounts to your checking account. Available funds can be transferred up to 6 times per month to cover checking account balance "shortfalls." Stop in a branch or download the enrollment form at [BFSFCU.org/forms](http://BFSFCU.org/forms).
  - Free Financial Seminars:** Seminar topics include: Car Buying, Home Buying, Estate Planning, Introduction to Credit Reports and Credit Scores, and many more. Register for our next seminar at [BFSFCU.org/Seminars](http://BFSFCU.org/Seminars).
  - Prepaid Student Card:** Accepted everywhere Visa is accepted, teach your teen the importance of managing money while offering him/her financial independence. Open a Student Card online at [BFSFCU.org/studentcard](http://BFSFCU.org/studentcard).

<sup>1</sup>A \$5.95 monthly inactivity fee is applied to Bill Payer 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.

## PURCHASE POWER REDEFINED

Apply for our Member Rewards Visa® Platinum Card and/or our Visa Debit Card and get rewarded for every dollar you spend!

For every dollar charged on your Visa Platinum Credit Card and for every two dollars spent on your Visa Debit Card, you earn one Member Rewards Point.<sup>2</sup>

Aggregate points from both your Credit Card and Debit Card and earn the most points possible. Redeem your Member Rewards points for travel, merchandise, gift cards, charitable contributions, and more.

With a low annual fee of just \$19 per card, you'll find that this great program is hard to beat. Don't let any more of your purchases go without being rewarded.

Stop by any of our branches or visit [BFSFCU.org/rewards](http://BFSFCU.org/rewards) to get started today.

<sup>2</sup>Visa Debit Card Member Rewards points earned on signature-based transactions only.

## Keep Us in the Loop

Please make sure that the Credit Union has your accurate contact information that we may reach you when necessary. Click on "My Contact Info" the next time you use **Online Banking** to update your address, phone number or e-mail address.

# Share the Benefits with Your Extended Family

As a valued member of BFSFCU, you already know the great benefits that come with membership:

- Exceptional personal service
- 24x7 Call Center
- Convenient National Shared Branch network
- Extensive surcharge-free ATM network, with access to over 32,000 ATMs across the U.S., Canada and Puerto Rico
- Free and secure Online Banking and BillPay Service<sup>3</sup>
- Full-service mortgage department for first homes, vacation homes and rental properties

Invite your extended family members to enjoy these great benefits. Your aunts, uncles, nieces, nephews, cousins, sisters-in-law, and stepparents can become members, not just those who live under the same roof.



## Joining Is Easier than Ever

Refer your family members to **BFSFCU.org/join** so that they may conveniently apply for membership online. Our representatives are available 24x7 at **202.212.6400** to answer any questions they may have about our products and services.

<sup>3</sup>A \$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.

# Don't Get Phished

## What is "phishing"?

Cyber thieves target consumers with fraudulent e-mail, text messages, or voicemail messages soliciting personal and financial information that are designed to appear to be from legitimate financial institutions.

## What do these messages typically look like?

These scams usually claim that the consumer's account, ATM card, debit card, or credit card has been locked or restricted or that unauthorized access has occurred. They insist that the consumer provide their account number and/or PIN to lift the restriction.

## What should you do if you are "phished"?

- Do not respond to the message and do not click on any links provided in the message.
- You should never provide your account numbers or PINs in response.
- Contact your financial institution to verify the validity of the message.

## What steps can you take to secure your personal information?

- Use firewall, anti-virus, and anti-spyware software on your computer and make sure they are up to date.
- Refer to our website for online security information; **BFSFCU.org/websecure**.

# Join Us for Our FREE Upcoming Seminars

## INTRODUCTION TO CREDIT REPORT & CREDIT SCORE SEMINAR

WEDNESDAY

FEBRUARY 10, 2010

1:00 p.m. – 2:30 p.m.

Topics for discussion will include:

- Understanding Your Credit Report
- The Value of Your Credit Score
- Fixing an Error
- Building a Better Credit Report
- Obtaining a Copy of Your Credit Report

## FRAUD AWARENESS SEMINAR

WEDNESDAY

FEBRUARY 24, 2010

1:00 p.m. – 2:30 p.m.

Topics for discussion will include:

- Common Types of Scams and Fraud
- Preventing Identity Theft
- Taking Precautions
- If You Are a Victim

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



MEMBER SERVICES:  
202.212.6400  
1.800.9BFSFCU

LENDING SERVICES:  
202.212.6450

GENERAL E-MAIL:  
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BFSFCU.org

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