

PROSPERITY

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

FEBRUARY 2010

FREE to Use Your Own Money

Did you know Credit Union members will never pay service fees for using a BFSFCU ATM to access their BFSFCU accounts?

To minimize fees incurred by our members in the absence of a BFSFCU ATM, and to offer the freedom of accessing your cash wherever you may be, we have joined two ATM networks so that our members can get cash with no surcharge:

- **The CO-OP Network** provides surcharge-free access at 28,000 ATMs, which includes 9,000 deposit-taking ATMs and 5,500 7-Eleven locations throughout the U.S. and Canada.

Going on a roadtrip? Download the database of the 28,000+ surcharge-free ATM network directly to your Garmin, TomTom or other GPS device and you'll never be lost looking for a surcharge-free ATM again. Visit www.co-opfs.org and click on the Locators tab for more details.



- **The Alliance One network** has over 4,700 surcharge-free ATMs across the U.S. and Puerto Rico. Visit www.atmallianceone.org and enter your information into the ATM Locator.

The Ultimate in Access to Your Cash

Sign up for **e-Statements** and, when you use your BFSFCU Visa Debit Card at any non-BFSFCU ATM in the U.S., *all* transaction fees incurred (including those charged by other banks or ATM networks) will be rebated to you soon after the close of each statement month. To activate e-Statements, log in to Online Banking and access the e-Alerts menu.

A SIGN OF SUCCESS

Last month, **\$12,500,000 in supplemental dividends** was distributed to our membership.

This distribution reflects the financial strength of BFSFCU during 2009 and our desire to recognize and reward members whose support has contributed to our financial success.

Qualifying members received \$10 plus an amount equal to the average daily balance they maintained during 2009 in their Share and Share Certificate Accounts multiplied by a distribution factor of .53%. These dividends were deposited in the Membership Savings (S1) accounts of those members who had their accounts open at the time of dividend posting and who had a minimum balance of \$5 in their S1 accounts as of December 31, 2009, and did **not** (a) have loans delinquent two months or more as of December 31, 2009, or (b) have dormant accounts (i.e., no member-initiated transaction activity since December 31, 2006), or (c) cause a financial loss to the Credit Union.

The Board of Directors, management and staff at BFSFCU are grateful for the continued support and patronage of all of our members.



Take Control of Your Finances

Set up a recurring **international wire transfer** to pay for monthly rent, school fees, family support or any bills abroad. Available in over 80 currencies and at no additional charge, recurring wire transfers are a convenient way to organize your finances. Transfers can be set up by fax, e-mail or e-Wire through Online Banking. Contact the Foreign Exchange Department at **202.212.6440** for more information about our recurring wire transfer service.

Find a Branch Close to Home

BFSFCU has joined with other credit unions in a cooperative effort to bring you the convenience of performing branch transactions anywhere in the country. Access your BFSFCU accounts and conduct transactions in over **3,900 Shared Branch locations and CU Service Centers nationwide**. At our Shared Branch locations, you can:

- Withdraw from your savings and checking accounts up to \$750 in cash (any amount may be withdrawn in the form of an official check)
- Deposit to your savings and checking accounts
- Cash checks up to \$750 (subject to holds and restrictions)
- Make loan payments (mortgage payments not accepted)
- Transfer money within your own accounts or to other BFSFCU members
- Purchase official checks, money orders and Travelers Cheques¹



Special Note: You must have your account number and state-issued picture identification or a driver's license in order to access your accounts. Passports or work IDs are not accepted.

Many Shared Branch locations offer extended hours, drive-up windows, and surcharge-free ATMs. To find a Shared Branch location near you, visit **BFSFCU.org/sharedbranches**.

¹Independent fees and charges by Shared Branch may apply. Service may not be available in all outlets and locations.

Knowledge Is Prevention

Learn how to protect your personal information with the Digital Defense Training Center, an online resource available to our members with information about the latest technological scams, from Identity Theft to Online Fraud.

Among the topics covered in the Digital Defense Training Center, you will find:

- Tips for shopping safely online
- Becoming familiar with your computer's firewall
- How to avoid downloading viruses onto your computer
- Protecting your children's online activity
- Methods to help prevent identity theft

Visit **BFSFCU.org/Resources** and click on the Digital Defense Training Center link to learn how to protect you

and your family from computer-related scams.

BFSFCU will host a free **Fraud Awareness Seminar** on Wednesday, February 24th, to discuss types of scams and fraud, preventing identity theft and how to take precautions. Visit **BFSFCU.org/seminars** for more details.



Join Us for Our FREE Upcoming Seminars

ESTATE PLANNING

THURSDAY, MARCH 11TH

1:00 p.m. – 3:00 p.m.

Your Credit Union is pleased to invite you to this upcoming seminar, where Nicholas M. Fobe, Esq., from Verstegen & Fobe will be speaking about:

- Estate planning through wills and trusts
- Estate and gift taxes for U.S. citizens, permanent residents, and non-resident aliens
- Tax saving strategies using bypass trusts and qualified domestic trusts

CU STUDENT CHOICE

WEDNESDAY, MARCH 24TH

1:00 p.m. – 3:00 p.m.

An in-depth seminar providing easy-to-understand steps and suggestions to best help you prepare and pay for college. This seminar offers a wealth of updated and relevant information, including:

- 2010 loan limits
- Tips on finding free money
- FAFSA on the Web worksheet
- Financial aid application checklist
- Sample scholarship inquiry letter
- Student aid program summary

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 online at **BFSFCU.org/seminars** by February 26th.



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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