Special Recognition of our Staff who have Dedicated Ten Years or Longer to Serving Our Members.
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5 Message from the President and the Managing Director
15 Board of Directors
17 Financial Results
   Special Recognition
Financial Highlights
## (In Thousands, US$)

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2006</th>
<th>% CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STATEMENTS OF INCOME (FOR THE YEAR)</strong></td>
<td></td>
<td></td>
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<tr>
<td>Income</td>
<td>$129,298</td>
<td>$110,758</td>
<td>16.7</td>
</tr>
<tr>
<td>Dividends</td>
<td>67,603</td>
<td>52,017</td>
<td>30.0</td>
</tr>
<tr>
<td>Expenses</td>
<td>45,853</td>
<td>37,469</td>
<td>22.4</td>
</tr>
<tr>
<td>Net Income</td>
<td>15,842</td>
<td>21,272</td>
<td>(25.5)</td>
</tr>
<tr>
<td>Net Income before Net Gain/(Loss)</td>
<td></td>
<td></td>
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<tr>
<td>from Trading Account Securities</td>
<td>12,293</td>
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<td><strong>STATEMENTS OF FINANCIAL CONDITION (AT YEAR-END)</strong></td>
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<td>Cash and Investments</td>
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<td>$560,845</td>
<td>27.2</td>
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<td>Loans (Net of Allowance for Loan Losses)</td>
<td>1,620,944</td>
<td>1,571,856</td>
<td>3.1</td>
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<tr>
<td>Deposits</td>
<td>1,991,927</td>
<td>1,810,065</td>
<td>10.0</td>
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<tr>
<td>Reserve and Undivided Earnings</td>
<td>347,336</td>
<td>330,313</td>
<td>5.2</td>
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<tr>
<td>Total Assets</td>
<td>2,377,144</td>
<td>2,168,624</td>
<td>9.6</td>
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<tr>
<td><strong>RATIOS</strong></td>
<td></td>
<td></td>
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<tr>
<td>Reserve and Undivided Earnings to Deposits</td>
<td>17.4%</td>
<td>18.2%</td>
<td>(4.4)</td>
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<td>Reserve and Undivided Earnings to Total Assets</td>
<td>14.6%</td>
<td>15.2%</td>
<td>(3.9)</td>
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<td><strong>OTHER</strong></td>
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<td>Mortgage Servicing Portfolio</td>
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<tr>
<td>Members</td>
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<tr>
<td>Employees</td>
<td>295</td>
<td>274</td>
<td>7.7</td>
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</tbody>
</table>
we will continue to broaden our product and service offerings to meet the needs of our members at every life stage

left to right,

**Stephen D. Breed**  
Managing Director & Chief Executive Officer

**George W. West**  
President
2007 marked the 60th anniversary of Bank-Fund Staff Federal Credit Union® and was a year that balanced financial success and a continuing focus on the future. We once again returned excellent financial results, owing to the continued support of our members. These financial results allowed us to distribute our largest supplemental dividend ever — $15,000,000 — posted on January 30, 2008.

In 2007, we sought new products and services that would add value to the BFSFCU member experience, while carefully preserving the strong financial underpinnings that have been the hallmark of our success. The result was a number of new deposit as well as loan offerings. Understanding that the BFSFCU member experience includes not only the in-person experience, but also the experience of the member who reaches us by website, online banking, telephone, email, audio-response and post/mail, we looked for opportunities to improve those delivery channels where possible.

In the end, our goals are simple: Provide an exceptional service experience, and the best value available in the financial services marketplace. As a member-owned cooperative, we understand that our long-term success will be in no small part determined by the degree to which we achieve these goals. Our 2007 initiatives reflect this understanding. These goals remain true to those of our founders in 1947.
we encouraged members to “Go Green” by signing up for e-statements
In 2007 we enhanced our suite of deposit products, offering new products such as the 9-month, 20-month, 48-month and 72-month Share Certificates to give our members more choices. We also launched our Youth Package of Products and Services to address the needs of our younger members and to provide the tools for a solid foundation in money management. Other new products included the Young Savers Share Certificate Account and the Prepaid Student Visa® Card. In early 2007 we introduced our enhanced Member Rewards program for credit cards, offering a better online experience and many more point redemption choices for our Rewards members. In late 2007, we expanded the Member Rewards program to include the option of earning Rewards points on signature-based BFSFCU Visa® Debit Card transactions, adding value to what was already an excellent program. We also began issuing debit cards right in our branches, allowing members faster access to their accounts and greater convenience. Our ATM Surcharge Rebate program was enhanced to offer unlimited surcharge rebates nationwide and we encouraged members to “Go Green” by signing up for e-statements. We introduced an international calling card service through our partnership with GlobalPhone, offering members substantial savings on their international telephone calls. In July, we began offering 24x7 member service by telephone, providing greater convenience and ease of access for our members. We also celebrated the 10th anniversary of our IFC branch by upgrading the branch to provide a better service experience.

In Lending Services, we continued to enhance our suite of highly competitive loan products offering a new Home Equity Line of Credit product with a fixed rate for
the first five years, a No-Fee Mortgage Loan Product, a Five-year Automobile Loan and new options for converting the interest rate on our 5/1 and 7/1 mortgage loans from adjustable to fixed. Through our continuing partnership with CU Realty Services, members benefited from convenient access to the relevant information they need to make an informed borrowing decision, as well as the opportunity to save money on their real estate transactions. Since program inception, over $800,000 has been returned as rebates to those who bought or sold a home through the CU Realty Services program. We continued to offer nationwide mortgage lending through our strategic partners, and began a recurring program whereby members could meet with a Realtor® in our offices. Obtaining a Home Equity loan with the Credit Union continued to be ultra-convenient for members who took advantage of our in-house equity loan settlement service. Our credit card Reward programs continued to offer the best value available in the credit card marketplace.

In e-Services, we focused on improving our members’ online experience as well as on strengthening our commitment to provide members with state-of-the-art online security. Online Banking was enhanced to offer members easy access to their mortgage information as well as the ability to open sub-accounts online. Members continued to take advantage of the advanced functionality within our Online Banking platform, including the ability to send e-Wires and to communicate through our Secure Message Center. Early in 2007 we enhanced the log-in security for Online Banking to further protect members’ personal financial information. Our state-of-the-art website, BFSFCU.org, was enhanced
to include a shared branch locator, online voting for the Board of Directors election, an information system for members, and an automated way for members to give us their feedback online. We also upgraded the financial education resources available through BFSFCU.org. All of these enhancements helped us fulfill our goal of an exceptional service experience online.

In an effort to provide additional financial information to our members, we expanded our free seminar series in 2007 to include seminar topics such as e-Services, Home Buying, Home Selling, Fraud Awareness, Car Buying, and Estate Planning. We participated in several community events including the World Bank Family Network Event week and the World Bank Staff Association Staff Appreciation Week. Our financial contributions during 2007 supported the World Bank Family Network, the Bank/Fund Choral Society, the Margaret McNamara Society and the Community Connections campaign. We also sponsored a scholarship through the Margaret McNamara Memorial Fund’s annual scholarship program for women from developing countries pursuing advanced degrees in the United States. In addition, we sponsored and participated for the 6th consecutive year in the spring Credit Union Cherry Blossom 10-Mile Run to support the Children’s Miracle Network.
over $800,000 has been returned as rebates to those who bought or sold a home through the CU Realty Services program.
As we look to 2008 and beyond, our overarching objectives remain the same — an exceptional service experience for our members, no matter how they reach us, and a comprehensive, best-value suite of financial products and services. Reaching our 60th anniversary in 2007, a tumultuous year for many financial institutions, gave us an opportunity to reflect on our founding so many years ago, and the obligation articulated by the founders — to provide a secure place in which to save, and a stable and convenient source of credit for our members. In 2008, we will open our new branch in the World Bank’s Main Complex, which will provide a vastly improved service experience. We will have begun the process of upgrading our technology infrastructure to ensure that we are able to meet our members’ needs not only today, but into the foreseeable future. We will look for innovative products and services, and improvements to existing products and services, to fulfill our dual goals of exceptional service + best value.

Recognizing that our members’ financial needs change over time, we will continue to broaden our product and service offerings to meet the needs of our members at every life stage. The introduction of our Youth Package in 2007 serves as a strong foundation for a full suite of financial services and resources tailored to meet the needs of our younger members. For retirees and “pre-retirees,” we will seek to increase our investment offerings, while providing expanded information on wealth planning, wealth management, estate planning and retirement. We will continue to reach out to family members. The enhancement of our online service delivery channels and the extension of our call center hours in 2007 have helped make us more accessible to
those members who do not live or work in the District of Columbia. As we build on the successes of 2007, we will continue to work with groups such as the 1818 Society and the World Bank Family Network to help ensure that our product, service, and delivery channel enhancements are effective in serving our youth, retiree, pre-retiree and family members.

Ultimately, we seek to provide each of our members with the particular services they need, whenever and wherever they want them, in a secure, cost-effective, and appealing environment. We will regularly survey our members to ensure that we are providing the best in value, convenience and service. We will remain faithful to the spirit of the credit union movement — promoting financial education for our members of all ages to assist them in achieving their financial goals.

For your support and loyalty that has brought us success, we thank you, our members. We also thank the Staff and Management who work everyday at earning that support. We are eternally grateful to the volunteers who make our success possible... our dedicated Board of Directors, the members of its Standing Committees, and our Internal Counsel.

This is your Credit Union. Let us embrace its future... together!
The whole Credit Union team was very supportive, professional, courteous, compassionate, knowledgeable and very efficient.

Thank you so much for a job exceptionally well done.

— R. W.
Board of Directors
2007 Financial Results

17 Financial Results
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25 Supervisory Committee Report
26 10-Year Performance Summary
29 Statements of Financial Condition*

* Complete audited financial statements are available online at BFSFCU.org.
Financial Results

The Credit Union’s financial results during 2007 continued to be strong. By year-end, total assets and total deposits had both increased by 9.6 percent and 10.0 percent, respectively, to $2.38 billion and $1.99 billion, compared to $2.17 billion and $1.81 billion, respectively, by year-end 2006. Deposits grew by $182 million, with the largest increases coming in our Money Management Savings Accounts, longer-duration Share Certificate Accounts (of 12 months or more), and Jumbo Share Certificate Accounts. While much of the market saw a net decrease in loan activity, the Credit Union’s net loans increased 3.1 percent, to $1.62 billion. Net income was $15.8 million, compared to $21.3 million in 2006. Credit Union membership grew 3.2 percent during 2007, to 57,241, consistent with our growth during 2006.

The Credit Union’s 2007 net income of $15.8 million represented a return on average assets of 0.8 percent compared to 1 percent in 2006 and 1.2 percent in 2005. Reserve and Undivided Earnings increased by 5.2 percent in 2007 compared to 5.9 percent in 2006. This enabled the maintenance of a Reserve and Undivided Earnings to Total Assets ratio of 14.6 percent for the year. Operating expenses increased 22.4 percent for the year, compared to 17.2 percent in 2006, reflecting an increase in staff and infrastructure expenses.

Capital Strength

Reserve and undivided earnings are among the most significant indicators of a financial organization’s soundness. The Credit Union’s capital base of 14.6
The team’s diligent, friendly and proactive attitude epitomizes the idea of a truly client based organization.

— M.
expansion of services to members

investing in improvements and expansion of services to members
percent of Reserve and Undivided Earnings to Total Assets at year-end exemplifies our commitment to ensure the organization’s ongoing financial viability, while investing in improvements and expansion of services to members. Because this ratio exceeds the standard requirement set by the National Credit Union Administration (NCUA), our U.S. government regulator, our Credit Union is considered “well capitalized” by the NCUA. BFSFCU’s Board and Management monitor this ratio closely, in recognition of a widening range of variables that include potentially unfavorable interest-rate movements, credit risks in the loan portfolio, currency fluctuations, increasing operating expenses, and the possibility that the banking industry’s well-funded lobbying efforts will result in federal taxation of credit unions.

Liquidity And Investments

The Credit Union’s goal is to maintain a liquidity level of at least 20 percent of shares, seeking an optimal level to accommodate potential extremes in deposit fluctuations and unusual loan demand. We ended the year with a liquidity ratio of 24.6 percent, compared to 29.6 percent in 2006 and 28.4 percent in 2005. In 2007, the Credit Union’s trading account portfolio, composed exclusively of U.S. Treasury and U.S.-Government-backed Agency obligations and AAA-rated U.S. Municipal Bonds, increased by approximately $13.07 million (net of securities purchased but not settled at year end), compared to 2006. The total return for this portfolio increased approximately $4.72 million in 2007 compared to 2006.
Again, let me say how satisfied I am with your excellent service, speediness in handling my mortgage transaction, and, most importantly, your focused and thoughtful client approach you both exhibited throughout the process to meet my needs.

— C. F.
we enhanced the log-in security for Online Banking information to further protect your personal financial information
During the 15 years in which the Credit Union has used outside investment advisors to handle its “excess” liquidity, these managers have collectively outperformed the Credit Union’s benchmark by an average of .36 percent per year. The Board of Directors and Management review each manager’s performance on a monthly basis, and we continue to make changes as required by current market conditions. The trading account securities portfolio balance ended the year with a market value of $150.28 million, compared to $137.21 million at year-end 2006. Our Federal Funds and short-term investments portfolio ended the year at $329.88 million, compared to $391.78 million at year-end 2006.

Federal Share Insurance and Examination

The continued stability of our deposit insurer, the National Credit Union Administration’s Share Insurance Fund (NCUSIF) is an important underpinning of our institutional safety and soundness. The NCUSIF insures credit union member accounts for up to $100,000 per qualified beneficiary and Individual Retirement Accounts (IRAs) up to $250,000. The NCUSIF protects deposits only in credit unions and has a history of being the strongest and most stable of the Federal deposit insurance funds. Our NCUA examiners completed their most recent examination of the Credit Union effective December 31, 2007. In addition, our outside independent public auditors, McGladrey & Pullen, LLP, completed their audit for the period January 1, 2007, to December 31, 2007. Their complete report containing the entirety of our audited financial statements can be found on our website at BFSFCU.org.
On behalf of the Credit Committee, it is a pleasure to report on another successful year in the lending area. Total net loans outstanding at year-end 2007 grew to $1.62 billion, compared to $1.57 billion in 2006 and $1.51 billion in 2005. The Credit Union’s loan-to-deposit ratio was 81.4 percent at the end of 2007, compared to 86.8 percent at the end of 2006 and 87.4 percent at the end of 2005. Our mortgage-loan servicing portfolio remained stable reflecting the continued popularity of adjustable rate mortgage products, ending 2007 at $553.8 million, compared to $554.2 million at the end of 2006. Our real-estate loan portfolio increased to $1.45 billion, compared to $1.41 billion at the end of 2006. Outstanding balances in consumer lending increased to $172 million, from $162 million for the prior year.

I particularly wish to thank the staff of the Credit Union’s Lending Services Department, as well as the members and alternate members of the Credit Committee, for all of their work and dedicated effort on behalf of the Credit Union and its membership.

ABRAHAM J. KLIPPEL
Chair

MEMBERS
Paul B. Bravery
Janet G. Corrigan
Fernando Gaitan
James Hudson

ALTERNATE MEMBERS
Simon Cauchi
Peter D. Grimm
Trudy Kotei
The Supervisory Committee has been charged with the responsibility for the periodic review of the Credit Union’s policies and internal control procedures. The Committee retained the auditing firm of McGladrey & Pullen, LLP to conduct an annual audit, and to express an opinion on the financial statements of the Credit Union. Their opinion, along with the Credit Union’s audited financial statements, is available on our website located at BFSFCU.org.

McGladrey & Pullen, LLP has completed the audit for the period January 1 through December 31, 2007, performed in accordance with generally accepted auditing standards. We certify that the auditors’ report is based on information obtained from the Credit Union’s records and through direct observation by the independent auditors acting on behalf of the Supervisory Committee and that, to the best of our knowledge and belief, the statements covered by their opinion are accurate.
### 10-Year Performance Summary

#### (In Thousands, US$)

<table>
<thead>
<tr>
<th></th>
<th>1998</th>
<th>1999</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and Investments</strong></td>
<td>$455,142</td>
<td>$440,547</td>
<td>$413,344</td>
</tr>
<tr>
<td><strong>Loans (Net of Allowance for Loan Losses)</strong></td>
<td>$550,759</td>
<td>$627,597</td>
<td>$744,675</td>
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<td><strong>Deposits</strong></td>
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<td>925,583</td>
<td>991,268</td>
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<td><strong>Reserve and Undivided Earnings</strong></td>
<td>137,407</td>
<td>152,741</td>
<td>176,554</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>1,022,242</td>
<td>1,086,588</td>
<td>1,176,907</td>
</tr>
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</table>

#### **Income**

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<td><strong>Expenses</strong></td>
<td>14,433</td>
<td>16,440</td>
<td>18,438</td>
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<tr>
<td><strong>Net Income</strong></td>
<td>18,772</td>
<td>15,334</td>
<td>23,813</td>
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</table>

#### **KEY RATIOS**

<table>
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<th></th>
<th>1998</th>
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<td><strong>Interest-rate Sensitivity</strong></td>
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<td><strong>Liquidity</strong></td>
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<td>47.6</td>
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<td><strong>Loan to Deposit</strong></td>
<td>62.9</td>
<td>67.8</td>
<td>75.1</td>
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<td><strong>Reserve and Undivided Earnings to Deposits</strong></td>
<td>15.7</td>
<td>16.5</td>
<td>17.8</td>
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<tr>
<td><strong>Reserve and Undivided Earnings to Total Assets</strong></td>
<td>13.4</td>
<td>14.1</td>
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#### **OTHER (AT YEAR-END)**

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<td><strong>Members</strong></td>
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<td><strong>Employees</strong></td>
<td>124</td>
<td>128</td>
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1. Rate-sensitive assets as a percentage of rate-sensitive liabilities.
2. Liquid assets as a percentage of deposits.
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<th>2007</th>
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<td></td>
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<td>Loans (net of allowance for Loan Losses)</td>
<td>550,759</td>
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<td>866,481</td>
<td>1,040,612</td>
<td>1,174,906</td>
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<td>1,571,856</td>
<td>1,620,944</td>
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<td>287,861</td>
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<td></td>
<td>312,008</td>
<td>330,313</td>
<td>347,336</td>
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<td>1,176,907</td>
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<td>1,942,142</td>
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<td>Interest rate Sensitivity</td>
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<td></td>
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<td>83.7</td>
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<td>37.9</td>
<td>32.3</td>
</tr>
<tr>
<td>Liquidity</td>
<td>51.9</td>
<td>47.6</td>
<td>41.7</td>
<td>75.5</td>
<td>79.5</td>
<td>78.4</td>
<td>83.2</td>
</tr>
<tr>
<td></td>
<td>87.4</td>
<td>86.8</td>
<td>81.4</td>
<td>17.7</td>
<td>17.9</td>
<td>17.5</td>
<td>17.6</td>
</tr>
<tr>
<td>Loan to Deposit</td>
<td>62.9</td>
<td>67.8</td>
<td>75.1</td>
<td>75.5</td>
<td>79.5</td>
<td>78.4</td>
<td>83.2</td>
</tr>
<tr>
<td></td>
<td>87.4</td>
<td>86.8</td>
<td>81.4</td>
<td>17.7</td>
<td>17.9</td>
<td>17.5</td>
<td>17.6</td>
</tr>
<tr>
<td>Reserve and Undivided earnings to Deposits</td>
<td>15.7</td>
<td>16.5</td>
<td>17.8</td>
<td>17.7</td>
<td>17.9</td>
<td>17.5</td>
<td>17.6</td>
</tr>
<tr>
<td></td>
<td>18.1</td>
<td>18.2</td>
<td>17.4</td>
<td>15.0</td>
<td>15.1</td>
<td>14.8</td>
<td>14.8</td>
</tr>
<tr>
<td>Reserve and Undivided earnings to Total assets</td>
<td>13.4</td>
<td>14.1</td>
<td>15.0</td>
<td>15.0</td>
<td>15.1</td>
<td>14.8</td>
<td>14.8</td>
</tr>
<tr>
<td></td>
<td>15.2</td>
<td>15.2</td>
<td>14.6</td>
<td>45,556</td>
<td>47,863</td>
<td>50,038</td>
<td>51,889</td>
</tr>
<tr>
<td>Membership</td>
<td>143</td>
<td>171</td>
<td>195</td>
<td>211</td>
<td>237</td>
<td>274</td>
<td>295</td>
</tr>
<tr>
<td>Employee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
I have always received quality service at the Credit Union.

Having a Credit Union staff member that one can trust gives a welcome sense of security.

— M. R.
## Statements of Financial Condition

*(In Thousands, US$) At December 31*

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to Members, Net of Allowance for Loan Losses and Net Deferred Costs</td>
<td>$1,617,378</td>
<td>$1,566,636</td>
</tr>
<tr>
<td>Loans Held for Sale</td>
<td>3,566</td>
<td>5,220</td>
</tr>
<tr>
<td>Cash</td>
<td>10,693</td>
<td>5,898</td>
</tr>
<tr>
<td>Federal Funds Sold and Short-term Investments</td>
<td>329,881</td>
<td>391,784</td>
</tr>
<tr>
<td>Trading Account Securities, at Market Value</td>
<td>150,275</td>
<td>137,205</td>
</tr>
<tr>
<td>U.S. Government Securities, Held-to-Maturity</td>
<td>222,640</td>
<td>25,958</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>8,387</td>
<td>6,924</td>
</tr>
<tr>
<td>Other Assets</td>
<td>34,324</td>
<td>28,999</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$2,377,144</td>
<td>$2,168,624</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND MEMBERS’ EQUITY</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Members’ Deposit Accounts</td>
<td>$1,991,927</td>
<td>$1,810,065</td>
</tr>
<tr>
<td>Securities Purchased, Not Yet Settled</td>
<td>3,270</td>
<td>—</td>
</tr>
<tr>
<td>Dividends Payable</td>
<td>17,229</td>
<td>14,258</td>
</tr>
<tr>
<td>Accrued Expenses and Other Liabilities</td>
<td>17,382</td>
<td>13,988</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>2,029,808</td>
<td>1,838,311</td>
</tr>
</tbody>
</table>

| Regular Reserve                            | 27,151     | 27,151     |
| Undivided Earnings                         | 321,971    | 306,129    |
| Accumulated Other Comprehensive Income     | (1,786)    | (2,967)    |

| Total Members’ Equity                      | 347,336    | 330,313    |
| Total Liabilities and Members’ Equity      | $2,377,144 | $2,168,624 |
our overarching objective —
to provide our members
with an exceptional
service experience
Financial Services

DEPOSIT ACCOUNTS
- Checking
- Individual Retirement Accounts (IRAs)
- Jumbo Share Certificates
- Money Management
- Money Management Checking
- Quarterly Savings
- RateKeeper Share Certificate
- Step-Up Share Certificates
- Share Certificates
- WealthBuilder Share Certificates
- Young Savers Share Certificate

CONSUMER LOANS
- Airplane
- Automobile (New and Used)
- Boat
- Credit Cards
- Education
- Line of Credit/Reserve
- Motorcycle
- Recreational Vehicle
- Share Certificate-secured
- Share-secured
- Signature

REAL ESTATE LOANS
- First Mortgage
- Investment Properties
- Primary Residence
- Second Home/Vacation Homes
- Home Equity Loan
- Home Equity Line of Credit
- 5/1 Home Equity Line of Credit
- Homeowner's Loan

FOREIGN EXCHANGE
- Exchange-Rate Quotes
- Foreign Checks/Drafts
- Foreign Check Collection
- Foreign Currency Exchange
- International Drafts
- International Transfers
- Precious Metal Bullion and Coins
- Travelers Cheques
- Foreign Exchange ATM

INFORMATION SERVICES
- ABCD Buyers Club
- Free Member Seminars
- First Mortgage Application Kit
- Home Equity Application Kit
- Kelley Blue Book
- Member Services Guide
- MVCP Car Price Protection Service
- Newsletter (PROSPERITY)
- Rates Line
- Service Brochures

INTERNET SERVICES
- BFSFCU.org
- Financial Education
- Information
- Rates
- HomeValueBot
- Online Banking
- e-Alerts
- e-Statements
- Quicken/MS Money
- Online Billpayer
- Online Mortgage Center
- Secure Message Center
- 24x7 Consumer Lending
- (Internet and Telephone)
- WebSecure

CONVENIENCE SERVICES
- American Express Gift Cheques
- American Express Travelers Cheques
- Audio Response
- UnionExpress ATMs
- ATM Networks:
  - Surcharge-Free ATMs
  - (CO-OP, Alliance One)
  - Star
  - MasterCard/Cirrus
- Bank-by-Mail
- Card Laminating
- Cash Advances
- Cashiers Checks
- Certified Checks
- Credit Cards:
  - MasterCard SecureCode
  - Visa Gold
  - Visa Platinum
  - Visa Platinum Member Rewards
  - Verified by Visa
  - Online Purchase Protection
- Credit Card AutomaticPay
- CU Realty Services
- Direct Deposit
- GlobalPhone Calling Card
- International Toll-Free Telephone Lines
- Notary Services
- Payroll and Pension Deductions
- Pre-authorized Payments
- S-30 PAY (for BFSFCU credit cardholders)
- SafetyLink Checking
- Overdraft Protection
- Shared Branch Networks
- Signature Guarantee Program
- Prepaid Student Visa Card
- 24x7 Telephone Service
- 24-Hour Express Depository
- U.S.-Dollar Domestic Transfers
- U.S. Toll-Free Telephone Lines
- Visa Debit Card
- Visa Debit Member Rewards
- Wire Transfers

INSURANCE PRODUCTS
- Credit Life
- Credit Disability Insurance
- Payment-Protection Products on:
  - Home Equity Loans
  - Consumer Loans
  - Credit Cards
- GAP (Guaranteed Asset Protection) for Vehicle Loans
- MRC (Mechanical Repair Coverage) for Vehicles
this is YOUR Credit Union
let us embrace its future... together
Special Recognition
of our Staff who have Dedicated Ten Years or Longer to Serving Our Members

Award 2015, 10 years:

- Joanne Smith, 10 years
- Robert Johnson, 10 years
- Maria Gonzalez, 10 years
- Thomas Harris, 10 years
- Laura Rodriguez, 10 years
- SusanDavis, 10 years
- David Williams, 10 years
- James Rodriguez, 10 years
- Elizabeth Flores, 10 years
- Michael Garcia, 10 years

Award 2014, 10 years:

- Sarah Brown, 10 years
- Mary Hernandez, 10 years
- John Lee, 10 years
- Elizabeth Martinez, 10 years
- Stephanie Green, 10 years
- Thomas Taylor, 10 years
- Jennifer White, 10 years
- William Garcia, 10 years
- John Johnson, 10 years
- Patricia Williams, 10 years

"Embracing the Future"

The Best of the Chicago Sun-Times Staff is being celebrated on Thursday, April 12, 2007, at 8 p.m., in the Millennium Park Pavilion. Tickets are $100, and proceeds benefit the Better Wishes Fund and the Chicago Sun-Times Scholarship Fund. For more information or to purchase tickets, call 312-344-1000. 

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Special Recognition

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to Serving Our Members

Embracing the Future

The 62nd Annual Meeting of Pacific Northwest Federal Credit Union is scheduled for Thursday, April 25, 2008, at 6:00 p.m., in the Windermere Building, Auditorium A, 1750 NW Burnside Street, Portland, OR.

Copies of the Minutes of the 61st Annual Meeting or the latest Summary of the Credit Union may be obtained by contacting the Credit Union at 1-800-44-PNFCU, or online at www.pnfcu.com. For more information, contact the Credit Union at 1750 NW Burnside Street, Portland, OR 97209. Business hours are Monday through Friday, 9:00 a.m. to 5:00 p.m.