The 62nd Annual Meeting of Bank-Fund Staff Federal Credit Union is scheduled for Thursday, April 2, 2009, at 3:00 p.m., in The World Bank’s J-Building Auditorium (1-050), 701 18th Street, NW, Washington, DC.

Copies of the minutes of BFSFCU’s 61st Annual Meeting will be available at the 2009 Meeting. Copies may also be obtained by request, from the Credit Union’s main office at 1818 H Street, NW (MC C2-300), Washington, DC 20433; our branch offices at IMF HQ2, 1900 Pennsylvania Avenue, NW, and IFC, 2121 Pennsylvania Avenue, NW, Washington, DC 20433; and our Lending Services lobby at 1750 H Street, NW, 2nd Floor, Washington, DC 20006.
Table of Contents

3 Summary Financial Statements
5 Message from the President and the Managing Director
17 Board of Directors
19 Financial Results
Summary Financial Statements
### Fully audited financial statements are available at BFSFCU.org.

<table>
<thead>
<tr>
<th>(In Thousands, US$)</th>
<th>2008</th>
<th>2007</th>
<th>% CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STATEMENTS OF INCOME (FOR THE YEAR)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>$118,186</td>
<td>$129,298</td>
<td>(8.6)</td>
</tr>
<tr>
<td>Dividends</td>
<td>58,514</td>
<td>67,603</td>
<td>(13.4)</td>
</tr>
<tr>
<td>Expenses</td>
<td>54,993</td>
<td>45,853</td>
<td>19.9</td>
</tr>
<tr>
<td>Net Income</td>
<td>4,679</td>
<td>15,842</td>
<td>(70.5)</td>
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</table>

<table>
<thead>
<tr>
<th><strong>STATEMENTS OF FINANCIAL CONDITION (AT YEAR-END)</strong></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Cash and Investments</td>
<td>$879,044</td>
<td>$713,489</td>
<td>23.2</td>
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<tr>
<td>Loans (Net of Allowance for Loan Losses)</td>
<td>1,644,515</td>
<td>1,620,944</td>
<td>1.5</td>
</tr>
<tr>
<td>Deposits</td>
<td>2,190,337</td>
<td>1,991,927</td>
<td>10.0</td>
</tr>
<tr>
<td>Reserve and Undivided Earnings</td>
<td>350,940</td>
<td>347,336</td>
<td>1.0</td>
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<tr>
<td>Total Assets</td>
<td>2,576,145</td>
<td>2,377,144</td>
<td>8.4</td>
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<table>
<thead>
<tr>
<th><strong>RATIOS</strong></th>
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<tr>
<td>Reserve and Undivided Earnings to Deposits</td>
<td>16.0%</td>
<td>17.4%</td>
<td>(8.1)</td>
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<tr>
<td>Reserve and Undivided Earnings to Total Assets</td>
<td>13.6%</td>
<td>14.6%</td>
<td>(6.8)</td>
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</table>

<table>
<thead>
<tr>
<th><strong>OTHER</strong></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Mortgage Servicing Portfolio</td>
<td>$584,979</td>
<td>$553,811</td>
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<tr>
<td>Members</td>
<td>59,481</td>
<td>57,241</td>
<td>3.9</td>
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<tr>
<td>Employees</td>
<td>292</td>
<td>295</td>
<td>(1.0)</td>
</tr>
</tbody>
</table>
2008 Annual Report 5

2008 Message from the President and the Managing Director

2008 was a difficult year for the global economy and for financial institutions in particular.

While the Credit Union was not immune to this crisis, we were insulated to a great degree by our sound lending practices, conservative financial management, and the continued loyalty and solid financial standing of our members. Our solid financial results allowed us to distribute a Supplemental Dividend of $15,000,000 on January 29, 2009. This distribution would not have been possible without the continued support of all our members and without the Credit Union’s continued strong capital base, which at 13.6% of assets, places us in an excellent position relative to our peers.

In 2008, we continued to introduce new products and services to meet the needs of you, our members, while carefully preserving the strong financial foundation that has been the hallmark of our success. The result was a number of new deposits as well as loan offerings. We continued in our quest to improve
I have a great deal of confidence in the Credit Union, your professional staff, and for going way beyond normal duties in helping your members.

— L. M. N.
the service and experience for our members, regardless of whether your interaction was via our website, in-person, over the telephone or through e-mail. We examined our economic performance metrics and monitored the financial and real estate markets to ensure that our policies and practices provided the best possible benefit to our membership in every financial environment.

Our goals are simple—to provide our members with an exceptional service experience, and to provide the best value available in the financial services marketplace. As a member-owned cooperative, we understand that our long-term success depends on the degree to which we achieve these goals. 2009 will be another challenging year, perhaps even more challenging than 2008, as the measures being taken to alleviate the pressure on the global economy may not have a positive impact on the Credit Union. However, we will not stray from our primary focus of managing your Credit Union in a financially prudent and sustainable manner.
In 2008, we enhanced our suite of deposit products, offering new share certificate products and new Individual Retirement Account options as well as a Share Certificate Laddering strategy to give our members more opportunities for maximizing the return on their savings. We continued to reach out to younger members with financial education seminars and our Youth Package of Products and Services. Our Member Rewards program continued to be very popular as more members took advantage of the wide variety of redemption options available to them for their points earned with credit and debit card transactions. We were inspired to “Go Green” and began actively trying to reduce our use of paper by encouraging members to sign up for e-Statements and send e-Wires. Also in the spirit of going green, we implemented electronic signature pads in all of our branches to provide greater convenience to members. Our ATM Surcharge Rebate program, offering unlimited surcharge rebates nationwide for members who use a BFSFCU Visa® Debit Card and have e-Statements, continued to
provide greater convenience and savings. Changes in security requirements for ATM cards required us to begin re-issuing all of our ATM cards; this reissue project will continue through April of 2009. We also introduced our Fraud Protection Plus program to assist members in protecting themselves from identity theft.

In May of 2008, we celebrated the opening of the first phase of our completely re-designed branch in the World Bank’s Main Complex and followed with the opening of our re-designed Member Services and Foreign Exchange sections in September. The new branch provides a vastly improved service experience for our members, allowing them to conduct their personal financial business in comfortable and private surroundings.

In Lending Services, we continued to enhance our suite of highly competitive loan products by offering unique new mortgage products such as our 5/5 and 7/7 adjustable rate mortgages. Continuing our “Go Green” initiatives, we created a “Green” Auto Loan for those members looking to purchase an environmentally friendly vehicle and a “Green” Homeowners Loan for those members looking to improve the energy efficiency of their homes. Members continued to benefit from our partnership with CU Realty Services, earning more than $151,000 in rebates on the sale or purchase of a home in 2008, as well as enjoying convenient access to an experienced network of real estate agents. We expanded our “Realtor-on-Duty” program to offer members more on-site access to experienced real estate professionals. We continued to offer nationwide mortgage lending through our strategic partners and also in-house settlement services on Home Equity loans. We also launched a Visa Gift Card program in late 2008 that quickly became very popular with our members.

In e-Services, we focused on continually improving our members’ online experience and access to important information. Our Online Banking platform now includes easy access to member credit card information and statements as well as mortgage information.
In December of 2008, we added Online Membership and Account Opening to our suite of e-Services to make establishing membership and opening accounts at the Credit Union more easily accessible for all our potential members, their families and extended families. Our state-of-the-art website, BFSFCU.org, was continually updated to provide our members with access to comprehensive information about BFSFCU’s products and services and financial education resources.

Our free financial seminar series continued to be popular with members and we expanded our offerings to include Financial Education for Children, Financial Education for Students, and Credit Scores and Credit Reporting. We participated in several World Bank Family Network Events, the IMF Symposium, and the Healthy Homes Expo. Our financial contributions during 2008 supported the World Bank Family Network, the Bank/Fund Choral Society, the Margaret McNamara Society, the Community Connections campaign and the Metro DC Golf Tournament to fight Breast Cancer at Bretton-Woods. We continued to sponsor 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, last spring, we sponsored and participated for the 7th consecutive year in the Credit Union Cherry Blossom 10-Mile Run to support the Children’s Miracle Network.
As we look towards 2009 and beyond, our goals remain the same — to offer the best value in financial services and an exceptional service experience to our members while maintaining the prudent financial management practices that have supported our success for 61 years and will sustain us into the future. 2008 was an unprecedented year in the history of the financial services industry; many banks and some credit unions saw negative growth and net losses for the year. We accept that 2009 will continue to bring additional challenges for all financial institutions and the world’s economy; however, we will focus on remaining a carefully managed and conservative financial institution that our members can depend on for all their financial needs. We remain grateful for your unwavering loyalty and we are committed to continuing to be a safe and secure haven for savings and a convenient source of credit for our members. In 2009, we will focus much of our effort on upgrading our technology infrastructure to ensure that we are able to securely meet your needs and the needs of
your family today and in the future.
For the member support that has brought us success, we thank you. We also thank the Staff and Management who, every day, work at earning that support and expanding that success and we are eternally grateful to the volunteers who make this success possible… our dedicated Board of Directors, the members of its Standing Committees and our Internal Counsel. No matter what financial challenges 2009 may bring, you can always trust your Credit Union to remain resilient, stable, and strong.
Your gesture helps reconfirm my confidence in the Credit Union as a member-oriented institution.

— B. T.
front: George W. West | President
left to right: Stephanie Von Friedeburg | Director; Tom C. Tsui | Secretary; David Ordoobadi | Director
Carl-Johan Lindgren | Director; Kenneth M. Miranda | Treasurer; Krishnan Chandrasekhar | Director
John M. Underwood | Director; Barbara N. Opper | Vice President; Adam M. Shayne | Counsel to the Board
RES

19 Financial Results
26 Credit Committee Report
28 Supervisory Committee Report
30 Ten-Year Performance Summary
35 Financial Services
The Credit Union’s financial results during 2008 continued to be solid compared to many other financial institutions. By year-end, total assets and total deposits had increased by 8.4 percent and 10.0 percent, respectively, to $2.58 billion and $2.19 billion; this is compared to $2.38 billion and $1.99 billion, respectively, by year-end 2007. Deposits grew by $198 million, with the largest increases coming in our Money Management Savings Accounts and longer-duration Share Certificate Accounts. Net loans increased 1.5 percent, to $1.64 billion, reflecting the downturn in the Washington, D.C. metropolitan area’s housing market and an increase in market loan rates across the board until the end of the year. Net income decreased to $4.7 million, as compared with $15.8 million in 2007. This reduction of $11.1 million was in large part attributable to several factors. In 2008, the net difference in the amount we earned on assets versus the cost of our funds fell by a net of $3.0 million due to lower market rates. The housing crisis that has been felt by all financial institutions resulted in an increase in our Reserve for Loan Losses by
I count my experience with BFSFCU as by far the most pleasant I have had with a financial institution in my 18 years of banking.

— S. B.
$2.9 million more in 2008 than in 2007 in order to provide for additional delinquent mortgage and other loans. In 2007, we acquired additional office space that had been sorely needed for several years. This space and the resulting additional infrastructure and equipment added $2.6 million to our occupancy expenses in 2008. Our efforts to increase loan volume and an increase in the costs of servicing our current loan portfolio resulted in a $1.1 million increase in our loan servicing expenses in 2008 over 2007. All of the above were the major contributing factors for the reduction in net income in 2008 as compared to 2007.

Reserve and Undivided Earnings increased by 1.0 percent in 2008 compared to 5.2 percent in 2007. This enabled the maintenance of a Reserve and Undivided Earnings to Total Assets ratio of 13.6 percent for the year.

**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 13.6 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 NCUA. BFSFCU’s Board and Management monitor this requirement closely, in recognition of a widening range of variables that include the current volatile economic environment, 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 32.1 percent, compared to 24.6 percent in 2007 and 29.6 percent in 2006. In 2008, 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 $77.6 million compared to 2007. The total return for this portfolio decreased approximately $4.4 million in 2008 compared to 2007, primarily due to falling market interest rates.

During the 16 years in which the Credit Union has used outside investment advisors to manage its “excess” liquidity, these managers have collectively outperformed the Credit Union’s benchmark by an average of .35 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 $227.8 million, compared to $150.3 million at year-end 2007. Our Federal Funds and short-term investments portfolio ended the year at $457.3 million, compared to $329.9 million at year-end 2007.

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 $250,000 per qualified beneficiary and Individual Retirement Accounts (IRAs) up to $250,000; the insurance coverage amount for member share accounts was changed in 2008 and will remain in effect until December 31,
2009. 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, 2008. In addition, our outside independent public auditors, McGladrey and Pullen, LLP, completed their audit for the period January 1, 2008, to December 31, 2008. Their complete report containing the entirety of our audited financial statements can be found on our website at BFSFCU.org.

**Important Note on Assistance to Corporate Credit Unions**

On January 28, 2009, the NCUA announced that it will provide an infusion of capital into corporate credit unions in the form of cash contributions from the National Credit Union Share Insurance Fund (NCUSIF) in order to provide stability and help maintain liquidity in the corporate credit unions. Corporate credit unions are institutions that provide services such as check clearing and data processing to credit unions who serve individuals; they also provide investment opportunities for these credit unions. This infusion of capital into the corporate credit unions requires additional contributions to the NCUSIF by all credit unions regulated by the NCUA, including BFSFCU; it is deemed necessary as a result of write downs in the value of mainly mortgage-related products on the balance sheets of the corporate credit union network. Please refer to our fully audited financial statements available at BFSFCU.org for more information on how this assistance program will affect BFSFCU.
I have always had cause to appreciate the Credit Union but never more so than now, working so successfully with these exemplary advisers. Now I celebrate! Please join me in doing likewise.

— J. Y.
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 2008 grew to $1.64 billion, compared to $1.62 billion in 2007 and $1.57 billion in 2006. The Credit Union’s loan-to-deposit ratio was 75.1 percent at the end of 2008, compared to 81.4 percent at the end of 2007 and 86.8 percent at the end of 2006. Our mortgage-loan servicing portfolio grew in 2008 reflecting an increase in the popularity of fixed-rate mortgage products, ending 2008 at $584.9 million, compared to $553.8 million at the end of 2007. Our real estate loan portfolio increased to $1.47 billion, compared to $1.45 billion at the end of 2007. Outstanding balances in consumer lending increased to $175.6 million, from $171.5 million for the prior year.

2008 was a difficult year for financial institutions, particularly in the loan delinquency area. The Credit Union did experience an increase in delinquencies, but thanks to the diligent efforts by the Credit Union’s Collections area, our...
delinquency ratio remains well below that of our peers and most other financial institutions. I would like 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.

James G. Hudson | Chair

MEMBERS
Paul B. Bravery
Janet G. Corrigan
Fernando Gaitan
Abraham J. Klippel

ALTERNATE MEMBERS
Simon Cauchi
Christine Gatton-Austin
Trudy Kotei
The Supervisory Committee has been charged with the responsibility for the periodic review of the Credit Union’s financial reporting policies and internal control procedures. The Committee retained the auditing firm of McGladrey and 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 and Pullen, LLP has completed the audit for the period January 1 through December 31, 2008, 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.
Aman K. Trana | Chair

MEMBERS
Riaz Ahmed
Nicholas Pardoe
## Ten-Year Performance Summary

(In Thousands, US$)

### Statements of Financial Condition (At Year-End)

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>$440,547</td>
<td>$413,344</td>
<td>$474,368</td>
</tr>
<tr>
<td>Loans (Net of Allowance for Loan Losses)</td>
<td>627,597</td>
<td>744,675</td>
<td>866,481</td>
</tr>
<tr>
<td>Deposits</td>
<td>925,583</td>
<td>991,268</td>
<td>1,147,170</td>
</tr>
<tr>
<td>Reserve and Undivided Earnings</td>
<td>152,741</td>
<td>176,554</td>
<td>203,600</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,086,588</td>
<td>1,176,907</td>
<td>1,361,116</td>
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</table>

### Statements of Income (For the Year)

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$59,857</td>
<td>$77,195</td>
<td>$81,674</td>
</tr>
<tr>
<td>Dividends</td>
<td>28,083</td>
<td>34,944</td>
<td>34,652</td>
</tr>
<tr>
<td>Expenses</td>
<td>16,440</td>
<td>18,438</td>
<td>19,976</td>
</tr>
<tr>
<td>Net Income</td>
<td>15,334</td>
<td>23,813</td>
<td>27,046</td>
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### Key Ratios

<table>
<thead>
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<th>1999</th>
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<th>2001</th>
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<tr>
<td>Interest-rate Sensitivity$^1$</td>
<td>105.4</td>
<td>101.0</td>
<td>88.7</td>
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<tr>
<td>Liquidity$^2$</td>
<td>47.6</td>
<td>41.7</td>
<td>41.4</td>
</tr>
<tr>
<td>Loan to Deposit</td>
<td>67.8</td>
<td>75.1</td>
<td>75.5</td>
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<tr>
<td>Reserve and Undivided Earnings to Deposits</td>
<td>16.5</td>
<td>17.8</td>
<td>17.7</td>
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<tr>
<td>Reserve and Undivided Earnings to Total Assets</td>
<td>14.1</td>
<td>15.0</td>
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### Other (At Year-End)

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<tr>
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<th>1999</th>
<th>2000</th>
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</thead>
<tbody>
<tr>
<td>Members</td>
<td>41,458</td>
<td>43,491</td>
<td>45,556</td>
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<tr>
<td>Employees</td>
<td>128</td>
<td>130</td>
<td>143</td>
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</tbody>
</table>

$^1$ Rate-sensitive assets as a percentage of rate-sensitive liabilities.

$^2$ Liquid assets as a percentage of deposits.
## Statements of Financial Condition (At Year-End)

<table>
<thead>
<tr>
<th>Year</th>
<th>Cash and Investments</th>
<th>Loans (net of allowance for loan losses)</th>
<th>Deposits</th>
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<td>$1,176,907</td>
</tr>
<tr>
<td>2001</td>
<td>$474,368</td>
<td>$866,481</td>
<td>$1,147,170</td>
<td>$203,600</td>
<td>$1,361,116</td>
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<tr>
<td>2002</td>
<td>$490,399</td>
<td>$1,040,612</td>
<td>$1,309,712</td>
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<td>$1,554,217</td>
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<tr>
<td>2003</td>
<td>$553,099</td>
<td>$1,174,906</td>
<td>$1,261,54</td>
<td>$152,741</td>
<td>$1,769,586</td>
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<td>2004</td>
<td>$516,579</td>
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<td>$1,498,402</td>
<td>$176,554</td>
<td>$1,942,142</td>
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<td>2005</td>
<td>$560,845</td>
<td>$1,509,477</td>
<td>$1,634,122</td>
<td>$203,600</td>
<td>$2,057,779</td>
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<tr>
<td>2006</td>
<td>$713,489</td>
<td>$1,810,065</td>
<td>$1,727,870</td>
<td>$234,079</td>
<td>$2,168,624</td>
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<tr>
<td>2007</td>
<td>$879,044</td>
<td>$1,991,927</td>
<td>$1,801,313</td>
<td>$261,654</td>
<td>$2,377,144</td>
</tr>
<tr>
<td>2008</td>
<td>$1,644,515</td>
<td>$2,190,337</td>
<td>$1,571,856</td>
<td>$287,861</td>
<td>$2,576,145</td>
</tr>
</tbody>
</table>

## Statements of Income (For The Year)

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Dividends</th>
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<tbody>
<tr>
<td>2002</td>
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<td>$81,674</td>
<td>$34,652</td>
<td>$19,976</td>
<td>$27,046</td>
</tr>
<tr>
<td>2005</td>
<td>$75,892</td>
<td>$24,118</td>
<td>$21,295</td>
<td>$30,479</td>
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<tr>
<td>2006</td>
<td>$70,003</td>
<td>$17,560</td>
<td>$24,868</td>
<td>$21,942</td>
</tr>
<tr>
<td>2007</td>
<td>$110,758</td>
<td>$52,017</td>
<td>$31,971</td>
<td>$24,147</td>
</tr>
<tr>
<td>2008</td>
<td>$129,298</td>
<td>$67,603</td>
<td>$37,469</td>
<td>$21,272</td>
</tr>
</tbody>
</table>

## Key Ratios

**Interest-rate Sensitivity:**
- 2002: 105.4
- 2003: 101.0
- 2004: 88.7
- 2005: 88.0
- 2006: 83.7
- 2007: 82.8
- 2008: 83.2

**Liquidity:**
- 2002: 47.6
- 2003: 41.7
- 2004: 41.4
- 2005: 37.4
- 2006: 31.9
- 2007: 28.4
- 2008: 24.6

**Loan to Deposit Ratio:**
- 2002: 67.8
- 2003: 75.1
- 2004: 75.5
- 2005: 79.5
- 2006: 83.2
- 2007: 81.4
- 2008: 75.1

**Reserve and Undivided Earnings to Deposits Ratio:**
- 2002: 16.5
- 2003: 17.8
- 2004: 17.7
- 2005: 17.9
- 2006: 18.1
- 2007: 18.2
- 2008: 18.2

**Reserve and Undivided Earnings to Total Assets Ratio:**
- 2002: 14.1
- 2003: 15.0
- 2004: 15.0
- 2005: 14.8
- 2006: 15.2
- 2007: 15.2
- 2008: 16.0

**Other (At Year-End):**
- 2002: 41,458
- 2003: 43,491
- 2004: 45,556
- 2005: 47,863
- 2006: 50,038
- 2007: 51,889
- 2008: 53,841

Fully audited financial statements are available at BFSFCU.org.
Having dealt with other mortgage companies outside, it was a pleasure to work with your staff.
The Credit Union is my rock.
— R. N. B.
**Deposit Accounts**
- Individual Retirement Accounts (IRAs)
- Jumbo Share Certificates
- Membership Checking
- Membership Savings
- Money Management
- Quarterly Savings
- RateKeeper Share Certificate
- e-Savings Account
- Step-Up Share Certificates
- Share Certificates
- WealthBuilder Share Certificates
- Young Savers Share Certificate

**Consumer Loans**
- Airplane
- Automobile (New and Used)
- Boat
- Credit Cards
- Education
- Green Auto Loan
- Line of Credit/Reserve
- Motorcycle
- Personal Loans
- Recreational Vehicle
- Share Certificate-secured
- Share-secured

**Real Estate Loans**
- First Mortgage
- Investment Properties
- Primary Residence
- Second Home/Vacation Homes
- Green Homeowner’s Loan
- Home Equity Loan
- Home Equity Line of Credit
- 5/1 Home Equity Line of Credit
- Homeowner’s Loan
- Nationwide Lending

**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 Resources
- Online Membership and Account Opening
- Rates
- HomeValueBot

**Convenience Services**
- American Express Gift Cheques
- American Express Travelers Cheques
- Audio Response
- BFSFCU ATM
- 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:
  - Visa Gold
  - Visa Platinum
  - Visa Platinum Member Rewards
  - Verified by Visa
  - Online Purchase Protection
- Credit Card AutomaticPay

**CU Realty Services**
- Direct Deposit
- Fraud Protection
- GlobalPhone Calling Card
- International Toll-Free Telephone Lines
- Notary Services
- Payroll and Pension Deductions
- Pre-authorized Payments
- 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 Gift Card
- Visa Debit Member Rewards
- Wire Transfers

**Insurance Products**
- Credit Life
- Credit Disability
- Payment-Protection Products on:
  - Home Equity Loans
  - Consumer Loans
  - Credit Cards
- GAP (Guaranteed Asset Protection) for Vehicle Loans
- MRC (Mechanical Repair Coverage) for Vehicles
Special Recognition of our Staff who have Dedicated Ten Years or Longer to Serving Our Members
Hamid Shaffi | 29 years
Joan Dombrowski | 29 years
John Dean | 28 years
Louise Meng | 28 years
Vinay Gupta | 26 years
Peter Wagner | 24 years
Shahid Husain | 24 years
Janet Corrigan | 24 years
Michelle Huff | 24 years
Terrye Jenkins | 22 years
Francis Anthony | 22 years
TJ Holland | 21 years
Stephen Breed | 20 years
Laura Bello | 18 years
Nora Barringer | 18 years
Ronald Shelton | 18 years
Timothy Elmore | 16 years
Daniel Rogan | 16 years
Olakouliie Akinoyode | 16 years
Glenda Acors | 16 years
Jeffrey Coyne | 15 years
Christine Gatton-Austin | 14 years
John Robinson | 14 years
Meagan Donahue | 14 years
Dawn Goldthorpe | 14 years
Linda Lee | 14 years
Sonia Ordenes-White | 13 years
Ilene Barclay | 13 years
Carmen Cintron-Lopez | 13 years
Celina Samuel | 13 years
Joyce Crawford | 13 years
Holly Banfi | 12 years
Nita Patel | 12 years
Christopher Newell | 12 years
Jadranka Stevic | 12 years
Stephen White | 11 years
Katherine Brock | 11 years
Liang Han | 11 years
Janakie Ranasoma | 11 years
Melaida Salang | 11 years
Virginia Yabar | 11 years
Jeannette Mouyin | 11 years
Darling Padmen | 11 years
Philip Ollapally | 11 years
Jimmy-Sun | 10 years
Phyllis Acquah | 10 years
Erika Parra | 10 years
Nicole Ayala | 10 years
Carolyn Lancaster | 10 years
Albana Collaku | 10 years
Patience Harvey | 10 years
Sereke-Berhan Meres | 10 years
Rosalita Intal | 10 years
Miriam Toriello | 10 years
Shannon Bumbrey | 10 years
Rodney Goffigan | 10 years
James Rogers | 10 years
Juan Noboa | 10 years
Dorian Soil | 10 years
Victor Galbis-Reig | 10 years

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Design: Patricia Hord.Graphik Design   |   www.phgd.com
Photography: John Harrington Photography   |   www.johnharrington.com
Printing: Master Print, Inc.   |   www.master-print.com