Nature uses only the longest threads to weave her patterns, so that each small piece of her fabric reveals the organization of the entire tapestry.

—Richard P. Feynman
The 63rd Annual Meeting of Bank-Fund Staff Federal Credit Union is scheduled for Thursday, April 1, 2010, 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 62nd Annual Meeting will be available at the 2010 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>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Summary Financial Statements</td>
</tr>
<tr>
<td>7</td>
<td>Message from the President and the Managing Director</td>
</tr>
<tr>
<td>18</td>
<td>Board of Directors</td>
</tr>
<tr>
<td>23</td>
<td>Financial Results</td>
</tr>
</tbody>
</table>
I often recommend your bank’s service as the standard against which others should be judged.
<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
<th>% CHANGE</th>
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<tbody>
<tr>
<td><strong>STATEMENTS OF INCOME</strong></td>
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<tr>
<td>Income</td>
<td>$119,511</td>
<td>$118,186</td>
<td>1.1</td>
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<tr>
<td>Dividends</td>
<td>34,792</td>
<td>58,514</td>
<td>(40.5)</td>
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<tr>
<td>Expenses</td>
<td>74,618</td>
<td>54,992</td>
<td>35.7</td>
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<tr>
<td>Net Income</td>
<td>10,101</td>
<td>4,680</td>
<td>115.8</td>
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<tr>
<td><strong>STATEMENTS OF FINANCIAL CONDITION</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cash and Investments</td>
<td>$951,621</td>
<td>$879,044</td>
<td>8.3</td>
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<tr>
<td>Loans (Net of Allowance for Loan Losses)</td>
<td>$1,810,992</td>
<td>$1,644,515</td>
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<td>Deposits</td>
<td>2,433,318</td>
<td>2,190,337</td>
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<td>Reserve and Undivided Earnings</td>
<td>361,140</td>
<td>350,940</td>
<td>2.9</td>
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<tr>
<td>Total Assets</td>
<td>2,828,142</td>
<td>2,576,145</td>
<td>9.8</td>
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<tr>
<td><strong>RATIOS</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Reserve and Undivided Earnings to Deposits</td>
<td>14.8%</td>
<td>16.0%</td>
<td>(7.5)</td>
</tr>
<tr>
<td>Reserve and Undivided Earnings to Total Assets</td>
<td>12.8%</td>
<td>13.6%</td>
<td>(5.9)</td>
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<tr>
<td><strong>OTHER</strong></td>
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<td></td>
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<tr>
<td>Mortgage Servicing Portfolio</td>
<td>$643,984</td>
<td>$584,979</td>
<td>10.1</td>
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<td>Members</td>
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<td>59,481</td>
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<td>Employees</td>
<td>301</td>
<td>292</td>
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Fully audited financial statements are available at BFSFCU.org.
The Credit Union’s financial results continued to be excellent compared to many other financial institutions.
I have been a member for the past 28 years, and I must say that over this period, the service has been fantastic. As a retiree from the WB living outside of the USA, I am particularly grateful for the staff assistance in handling a variety of issues and problems in an efficient and courteous manner.
The global financial crisis of 2009 affected all financial institutions. While your Credit Union was not immune to the crisis, we were very successful when compared to our peers. This success was a direct result of our sound lending practices, prudent management and, most of all, the loyalty and solid financial standing of our members. Although many banks and credit unions experienced negative growth and net losses for the year, our solid financial results allowed us to distribute a Supplemental Dividend of $12,500,000 on January 28, 2010. 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 12.8% of assets, places us in an elite position relative to our peers.

In 2009, we focused on our commitment to providing excellent service to you, our members, through all channels — in-person, over the phone, through e-mail, and via our website. We analyzed our performance metrics in comparison to our peers and our competitors to ensure that our members receive the best overall value in financial products and services available. The result was the launch of our enhanced website, the addition of education loans through BFSFCU’s Student Choice, and the MEMBERS® Auto and Homeowners Insurance Program.

As we look forward into 2010, we remain committed to providing you with high quality services and benefits, while preserving the financial soundness that you expect from an organization worthy of your trust.
In 2009, we reached out to our family members and invited them to enjoy the benefits of membership and we dedicated resources to infrastructure improvements to support our growing membership.
In January, we launched a campaign to promote Online Membership and Account Opening through our website. Family members are now able to apply for membership, fund their new accounts, and complete account documents without having to visit our DC branches. Our participation in the Shared Branch network also enabled members to conduct branch transactions closer to home. We continued to provide greater convenience and savings through our ATM Surcharge Rebate program, offering unlimited surcharge rebates nationwide for members who use a BFSFCU Visa® Debit Card and have e-Statements. We engaged our younger members through financial education seminars and community relations such as our Back-to-School event where we had staff on hand to answer questions about our Youth Package of Products and Services. More members enrolled in our popular Member Rewards program, combining points earned on their credit and debit card transactions for redemptions on travel, gift cards, and merchandise.

In Lending Services, we provided timely loan application approvals when many mortgage lenders, including some credit unions, could not. We continued to offer nationwide mortgage lending through our strategic partners and also in-house settlement services on Home Equity loans. Members also benefited from our partnership with CU Realty Services, enjoying convenient access to a network of experienced real estate agents as well as onsite access through our “Realtor-on-Duty” program. In August, we launched...
BFSFCU Student Choice — an education loan program designed to provide lower cost financing options for higher education.

In September, we expanded our current insurance offerings to include auto and home insurance with our MEMBERS® Auto and Homeowners Insurance Program.

In the area of e-Services, we launched our enhanced website in September with improved navigation and functionality to enrich our members’ online experience. We further developed our comprehensive resource center with financial education tools and calculators, as well as additional resources about online security.

We expanded our free financial seminar series to include IRA Essentials and, due to member demand, offered additional seminars on Estate Planning and Fraud Awareness in 2009. We participated in several World Bank Family Network Events, the IMF Symposium, and the Healthy Homes Expo. Our financial contributions during 2009 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 again 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. For the 8th consecutive year, we sponsored and participated in the Credit Union Cherry Blossom 10-Mile Run to support the Children’s Miracle Network.
As we look at the year 2010 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 62 years and will sustain us into the future.
In 2010, we will continue to focus much of our effort on upgrading our technology infrastructure to ensure that we are able to meet your financial needs and those of your family today and in the future. We will also continue in our efforts to bring new members into the BFSFCU family, with such new members coming from our sponsor groups, their immediate families, and their extended families. The importance of growing deposits and loans in the right mix cannot be understated as a major element in the strength and stability of a

“My family has been banking with BFSFCU for more than a decade and still counting. Thank you for your good service.”
financial institution; deposit growth allows us to make new loans and loan growth generates the income necessary to offer competitive deposit rates to our membership. As the hiring practices of our sponsor groups continue to evolve, and the financial needs of our existing membership change, we want to ensure that the BFSFCU value proposition is extended to all who fall within our membership definition. To that end, we will move forward in 2010 and beyond with the dual objectives of (i) providing our current members with the highest levels of service, through competitively-priced loan and deposit options, and (ii) increasing our membership (both sponsor-based and family). These objectives in tandem will go far in ensuring that BFSFCU remains the best overall value in the financial services marketplace, both in terms of service excellence and product competitiveness.

For the member support that has brought us success, we thank you. We also thank the Staff and Management who work every day 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 2010 may bring, Bank-Fund Staff Federal Credit Union will remain resilient and strong, with an unwavering focus on providing you, our members, with the best in financial services.
GEORGE W. WEST
President

BARBARA N. OPPER
Vice President

KENNETH M. MIRANDA
Treasurer

TOM C. TSUI
Secretary

CARL-JOHAN LINDGREN
Director
DAVID ORDOOBADI
Director

NANCY RAWLINGS
Director

JOHN M. UNDERWOOD
Director

STEPHANIE VON FRIEDEBURG
Director

ADAM M. SHAYNE
Counsel to the Board
I have banked with BFSFCU since 1989 and have always found the people who work there to be always courteous, helpful and competent. This is the only bank account I have in this country and that should say it all. Best regards to all.
By year-end, total assets and total deposits had both increased by 9.8 percent and 11.1 percent, respectively, to $2.83 billion and $2.43 billion.
This is compared to $2.58 billion and $2.19 billion, respectively, by year-end 2008. Deposits grew by $243 million, with the largest increases coming in our Money Management Savings Accounts and Quarterly Savings Accounts. Net loans increased 10.1 percent, to $1.81 billion, reflecting a large increase in demand for first mortgage loans, which was primarily driven by historically low rates throughout much of the year. Net income increased to $10.1 million, as compared with $4.7 million in 2008.

In 2009, the National Credit Union Administration assessed an additional premium to all Federally-insured credit unions to assist in the support of the Corporate Credit Union network. This resulted in an additional cost to the Credit Union of $2.9 million. It is expected that this charge to all federally insured credit unions may be assessed annually over a projected seven year timeline. (See “Important Note on Assistance to Corporate Credit Unions”.)

Reserve and Undivided Earnings increased by 2.9 percent in 2009 compared to 1.0 percent in 2008. Overall, the Reserve and Undivided Earnings to Total Assets ratio was 12.8 percent at the end of the year. Operating expenses increased 35.7 percent for the year, compared to 19.9 percent in 2008, reflecting an increase in the Reserve for Loan Losses, an increase in overall insurance expense, as well as an increase in 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 12.8 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 well 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 39.1 percent, compared to 32.1 percent in 2008 and 24.6 percent in 2007. In 2009, 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 $462.4 million compared to 2008. The total return for this portfolio increased approximately $3.8 million in 2009 compared to 2008.

During the 17 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 .39 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 $690.2 million, compared to $227.8 million at year-end 2008. Our Federal Funds and short-term investments portfolio ended the year at $211.1 million, compared to $457.3 million at year-end 2008.

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
I joined BFSFCU in 2000 and thought I’d need a different banking institution when I left to live in Bangladesh in 2001 — but no worries! I am consistently impressed at how simple it is to manage my affairs overseas, thanks to the superior BFSFCU service. THANK YOU!
share accounts was changed in 2008 and will remain in effect until December 31, 2013. 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 September 30, 2009. In addition, our outside independent public auditors, McGladrey and Pullen, LLP, completed their audit for the period January 1, 2009, to December 31, 2009. 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 would 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 NCUA-regulated credit unions, even those such as BFSFCU who have only de minimus business relationships with corporate credit unions. This capital infusion was deemed necessary as a result
of write-downs in the value of some of the assets (primarily mortgage-related) held by the corporate credit unions. The American Institute of Certified Public Accountants (AICPA) determined that this capital infusion should be considered as an expense to each natural person credit union, generating an expense of $9,437,000 to your Credit Union in early 2009.

In May, 2009, the Helping Families Save Their Home Act of 2009 was approved. This bill contained a provision that created the Temporary Corporate Credit Union Stabilization Fund, which gave the NCUA the authority to borrow funds from the US Treasury in order to cover potential losses from the corporate credit unions. This allowed the NCUA to borrow money to replenish the NCUSIF; as a result of these borrowings, the $9,437,000 was returned to the Credit Union as a lump-sum credit and was recognized as income during 2009. It is important to note that this act also gave the NCUA the authority to assess federally-insured credit unions additional premiums for a period of up to seven years in order to repay the US Treasury; the impact of this to BFSFCU is yet to be determined.

These expenses and subsequent income are not reflective of the normal operations at BFSFCU; they are expenses that are being spread across the entire credit union industry as mandated by the NCUA.
Total net loans outstanding at year-end 2009 grew to $1.81 billion, compared to $1.64 billion in 2008 and $1.62 billion in 2007. The Credit Union's loan-to-deposit ratio was 74.4 percent at the end of 2009, compared to 75.1 percent at the end of 2008 and 81.4 percent at the end of 2007.

Our mortgage-loan servicing portfolio grew in 2009 reflecting an increase in the popularity of fixed rate mortgage products, ending 2009 at $643.9 million, compared to $584.9 million at the end of 2008. Our real-estate loan portfolio increased to $1.62 billion, compared to $1.47 billion at the end of 2008. Outstanding balances in consumer lending increased to $190.8 million, from $173.5 million for the prior year.

On behalf of the Credit Committee, it is a pleasure to report on another successful year in the lending area.
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.

Members
PAUL B. BRAVERY
JANET G. CORRIGAN
FERNANDO GAITAN
ABRAHAM J. KLIPPEL

Alternate Members
SIMON CAUCHI
CHRISTINE GATTON-AUSTIN
TATIANA HERZOG
TRUDY KOTEI
MEHERJI MADAN

JAMES G. HUDSON
Chair
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 the Credit Union's website located at BFSFCU.org.

McGladrey and Pullen, LLP has completed the audit for the period January 1 through December 31, 2009, performed in

The Supervisory Committee has been charged with the responsibility for the periodic review of the Credit Union's policies and internal control procedures.
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.

Members
RIAZ AHMED
PAUL TRITES

NICHOLAS PARDOE
Chair
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<tr>
<th>(In Thousands, US$)</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
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<td><strong>STATEMENTS OF FINANCIAL CONDITION (AT YEAR-END)</strong></td>
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<tr>
<td>Cash and Investments</td>
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<td>Loans (Net of Allowance for Loan Losses)</td>
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<td>1,040,612</td>
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<td>Total Assets</td>
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<td>1,554,217</td>
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<tr>
<td><strong>STATEMENTS OF INCOME</strong></td>
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<tr>
<td>Income</td>
<td>$77,195</td>
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<td>19,976</td>
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<tr>
<td>Net Income</td>
<td>23,813</td>
<td>27,046</td>
<td>30,479</td>
<td>27,575</td>
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<td><strong>KEY RATIOS</strong></td>
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<td>Interest-rate Sensitivity$^1$</td>
<td>101.0</td>
<td>88.7</td>
<td>88.0</td>
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<td>Liquidity$^2$</td>
<td>41.7</td>
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<td>37.4</td>
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<td>Loan to Deposit</td>
<td>75.1</td>
<td>75.5</td>
<td>79.5</td>
<td>78.4</td>
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<td>Reserve and Undivided Earnings to Deposits</td>
<td>17.8</td>
<td>17.7</td>
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<td>Reserve and Undivided Earnings to Total Assets</td>
<td>15.0</td>
<td>15.0</td>
<td>15.1</td>
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<tr>
<td><strong>OTHER (AT YEAR-END)</strong></td>
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<tr>
<td>Members</td>
<td>43,491</td>
<td>45,556</td>
<td>47,863</td>
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<td>Employees</td>
<td>130</td>
<td>143</td>
<td>171</td>
<td>195</td>
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$^1$ Rate-sensitive assets as a percentage of rate-sensitive liabilities.  
$^2$ Liquid assets as a percentage of deposits.

Fully audited financial statements are available at BFSFCU.org.
<table>
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<tr>
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<td>New</td>
<td>$553,099</td>
<td>$516,579</td>
<td>$560,845</td>
<td>$713,489</td>
<td>$879,044</td>
<td>$951,621</td>
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<td>Projects</td>
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<td>1,509,477</td>
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<td>1,620,944</td>
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<td>330,313</td>
<td>347,336</td>
<td>350,940</td>
<td>361,140</td>
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<td>Total</td>
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<td>2,168,624</td>
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<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
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<tr>
<td>New</td>
<td>$71,742</td>
<td>$89,471</td>
<td>$107,587</td>
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<td>Projects</td>
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<td>52,017</td>
<td>67,603</td>
<td>58,514</td>
<td>34,792</td>
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<tr>
<td>Cost</td>
<td>28,950</td>
<td>31,971</td>
<td>37,469</td>
<td>45,853</td>
<td>54,992</td>
<td>74,618</td>
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<td>BAC</td>
<td>26,207</td>
<td>24,147</td>
<td>21,272</td>
<td>15,842</td>
<td>4,880</td>
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<tr>
<td>Total</td>
<td>109,909</td>
<td>105,939</td>
<td>135,858</td>
<td>180,154</td>
<td>198,678</td>
<td>264,201</td>
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<tr>
<th></th>
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<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit</td>
<td>89.7</td>
<td>88.4</td>
<td>83.7</td>
<td>82.8</td>
<td>83.2</td>
<td>88.5</td>
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<tr>
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<td>32.1</td>
<td>39.1</td>
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<tr>
<td>Cost</td>
<td>83.2</td>
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<td>86.8</td>
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<td>BAC</td>
<td>17.6</td>
<td>18.1</td>
<td>18.2</td>
<td>17.4</td>
<td>16.0</td>
<td>14.8</td>
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<tr>
<td>Total</td>
<td>14.8</td>
<td>15.2</td>
<td>15.2</td>
<td>14.6</td>
<td>13.6</td>
<td>12.8</td>
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<table>
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<td>57,241</td>
<td>59,481</td>
<td>62,730</td>
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<td>$211</td>
<td>237</td>
<td>274</td>
<td>295</td>
<td>292</td>
<td>301</td>
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</tr>
</tbody>
</table>
I am so glad that after leaving the World Bank over 10 years ago, I never closed my account with BFSFCU.
### DEPOSIT ACCOUNTS
- Individual Retirement Accounts (IRAs)
- Jumbo Share Certificates
- Membership Savings
- Money Management Savings
- Checking
- Money Management Checking
- 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 — CU Student Choice
- 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
- Prosperity Newsletter
- Rates Line
- Service Brochures

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

CONVENIENCE SERVICES
American Express Gift Cheques
American Express Travelers Cheques
Audio Response
BFSFCU 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:
  Visa Gold
  Visa Platinum
  Visa Platinum Member Rewards
  Verified by Visa Online Purchase Protection
  Credit Card AutomaticPay
CU Realty Services
Chat with a Realtor
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 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
  MEMBERS® Auto & Homeowners Insurance Program