

PROSPERITY

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

MARCH 2010

Green Issue

In our efforts to **GO GREEN**, BFSFCU® offers products and services that we believe will add convenience to the lives of our members and that are also friendly to our environment. This special issue highlights the ways your Credit Union can help you GO GREEN.

GO GREEN for a Chance to WIN!

To show our gratitude for helping us to reduce our carbon footprint, all members who sign up for e-Statements in the month of March will automatically be entered in a drawing for an Amazon Kindle!¹

Save Paper

When you sign up for e-Statements, you are doing your part to **help save the environment** by opting to view your statements securely through Online Banking and printing only the pages you need.

Save Money

All members who sign up for e-Statements are enrolled in our **ATM Surcharge Rebate Program**. When you use your BFSFCU Visa® Debit Card at any non-BFSFCU ATM in the U.S., all transaction fees incurred — including fees that other banks and ATM networks may charge — will be rebated to you soon after the close of each statement month.²

GO GREEN with e-Statements today for your chance to win an **Amazon Kindle**. Simply log in to your Online



Banking account, access the e-Alerts tab along the top and click on the e-Statements button.

¹Promotion ends March 31, 2010. BFSFCU will contact winner by phone. Winner will be announced on BFSFCU.org on April 9, 2010.

²Must be registered for e-Statements and have a BFSFCU Visa Debit Card. BFSFCU does not charge a fee for ATM withdrawals and rebates other financial institutions' surcharge fees charged by ATMs in the U.S. each month.

YOUR VOTE IS YOUR VOICE

The terms of three members of the Board of Directors will soon come to an end and, as a member of BFSFCU, you have a say in who the next three Directors will be. Let yourself be heard by voting for the best representatives of your voice.

Paper ballots were distributed by mail at the end of February for those who wish to mail in their votes. You may also vote online at **BFSFCU.org/vote**. All votes must be received by March 26, 2010.

The results of the election will be announced at our **63rd Annual Meeting on April 1, 2010** at 3:00 p.m. in the J-Building Auditorium. All members are welcome to attend.

GREAT GREEN RATES

BFSFCU recognizes the value of making environmentally conscious choices. Finance an environmentally friendly³ new or used vehicle and receive a **1% rate discount** on any fixed-rate vehicle loan.

Get pre-approved today before you shop around by visiting **BFSFCU.org/apply** or call us 24x7 at **202.212.6470**.

³Qualifying vehicles are those considered environmentally friendly by the Environmental Protection Agency (EPA), <http://www.epa.gov/greenvehicles>.



Are You Still Sending Checks?

If you are still mailing checks to pay your bills, you are missing out on one of our most convenient services: **Online BillPayer**.

It's Convenient

With Online BillPayer, you can pay virtually any bill in the United States out of your Credit Union checking account. Pay your credit card and utility bills, your dentist or electrician, or even an individual. Anyone to whom you might write a check can be paid through BFSFCU's Online BillPayer service.

It's Flexible

Online Billpayer gives you the flexibility to manage your bills wherever and whenever you like. Whether you're at home or away, set up your bills to be paid on time with just a few clicks of your mouse.



It's Safe

Online BillPayer is safer than writing checks because it is securely located within our Online Banking system. Our security practices ensure that your personal and financial information stays protected.

It's Free

Best of all, Online BillPayer service has no monthly fee as long as you continue to use it.⁴

To take advantage of this great service, log in to your **Online Banking** account and select the Online BillPayer tab along the top.

⁴If you do not use Online BillPayer to make a payment for 90 days, a \$5.95 per month inactivity fee will apply. Up to 25 payments per month can be made free of charge. A \$0.30 transaction fee will apply to each payment in excess of 25 per month.

A Green Home Is a Happy Home

If you've been thinking about renovating your home to make it more energy-efficient, consider our **Green Homeowner's Loan** to help you get started.⁵

Save Green

For projects that will make your home more environmentally friendly, our Green Homeowner's Loan offers a **0.5% rate discount on our standard 6-year fixed-rate Homeowner's Loan**.

There is no application fee, no appraisal required, and, as with all of our loan products, no pre-payment penalty.



Benefit from a More Energy-efficient Home

There are many ways to make your home more energy-efficient to help lower your energy costs, from purchasing ENERGY STAR®-qualified appliances to home improvement projects such as:

- Energy-efficient windows
- New air conditioning units
- Furnace replacements
- New septic systems
- Insulation improvements

Ready to GO GREEN?

To find out more about our Green Homeowner's Loan, call us to speak with a Loan Consultant at **202.212.6450** or apply online at **BFSFCU.org/apply**.

⁵Available on properties in DC, DE, MD, VA and WV only. Maximum loan amount: \$25,000.

Join Us for Our FREE Upcoming Seminars

Car Buying

WEDNESDAY, APRIL 7, 2010

1:00 p.m. – 2:30 p.m.

Topics for discussion will include:

- Avoiding hassles during the car-buying process
- Choosing the right car
- Cutting insurance costs
- Leasing versus purchasing
- Purchasing used cars

Financial Education for CU STUDENTS

Parents and Children (13-18) Are Welcome

TUESDAY, APRIL 13, 2010

1:00 p.m. – 2:30 p.m.

Topics for discussion will include:

- How Credit Unions are different
- Motivating youth to learn about money management
- Understanding compound interest
- Creating a spending plan
- CU Student Choice

Due to limited seating, and in order to allow sufficient time for individual questions, attendance for these events will be by *pre-registration only*. If you would like to attend, please register online at **BFSFCU.org/seminars** by March 31st.



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