



MEMBER SERVICES: 202.212.6400
1.800.9BFSFCU

LENDING SERVICES: 202.212.6450

GENERAL E-MAIL: memberservices@bfsfcu.org

BFSFCU.org

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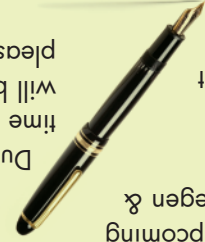
Join Us for Our FREE Upcoming Seminar

WEDNESDAY, AUGUST 25, 2010, 1:00 PM - 3:00 PM

Estate Planning

Your credit union is pleased to invite you to this upcoming seminar, where Nicholas M. Fobe, Esq., from Versteegen & Fobe will be speaking on:

- Estate planning through wills and trusts
- Estate and gift taxes for US citizens, permanent residents, and non-resident aliens



- Tax saving strategies using bypass trusts and qualified domestic trusts
- Due to limited seating, and in order to allow sufficient time for individual questions, attendance for this seminar will be by *pre-registration only*. If you would like to attend, please register online at BFSFCU.org/seminars.

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Insight to

PROSPERITY



Protect Yourself Against Fraud

MINI NEWSLETTER

Take Charge of your Financial and Online Security

Enroll in our comprehensive **Fraud Plus Program** and help reduce your risk of fraud and identity theft. Program members receive coverage in the event that fraud occurs and also benefit from proactive monitoring to prevent fraud. For a low monthly fee of \$8.95, Fraud Plus offers you access to the following suite of services:



Fraud Assist Toolbox

This robust fraud solution helps members easily place their own fraud alerts with all three credit reporting agencies.

Card Patrol

This real-time early warning technology monitors various chat rooms across cyberspace for members' exposed credit and debit card numbers.

Credit Alert

With 24-hour, daily credit monitoring, enrolled members are alerted automatically of certain negative changes to their credit to help minimize potential fraud.

Payment Card Protection

Enrolled members are covered for verified, unauthorized charges to their registered credit or debit cards.

\$10,000 of Identity Theft Insurance

Enrolled members receive up to \$10,000 in financial relief for qualified expenses related to identity theft along with Fraud Assistance, a comprehensive service designed to help reduce the hassle of clearing your good name.

To learn more about Fraud Plus or to enroll in the program, visit BFSFCU.org/fraudplus.

Every Minute Counts

Traveling abroad this summer? Planning to catch up with friends and family who are overseas? Stay connected while saving money on your international calls. Through GlobalPhone, an integrated telecommunications service carrier, BFSFCU offers an **international calling card** that is easy to use and has low rates for calls made to over 80 countries around the world.

Unlike prepaid phone cards, our international calling card **only charges for actual minutes used**. Call transactions are linked to your BFSFCU debit or credit card, so you will never again have to worry about reloading your card. Features include:



- **No** connection fees, monthly service fees, or expiration dates
- **Toll-free access numbers** in over 80 countries
- **Same low rates**, day or night — With no designated “peak” hours, you will have the freedom to make long distance calls whenever you want
- **Two free hours** — Signing up is free, and you will receive up to 2 hours of free U.S. calling time during the first month
- **Simple billing** — Manage your account online and receive detailed statements via email

Ready to Start Saving on Your Calls?

To get your international calling card today, or to view rates, visit BFSFCU.org/callingcard or call **1.866.729.2611**.