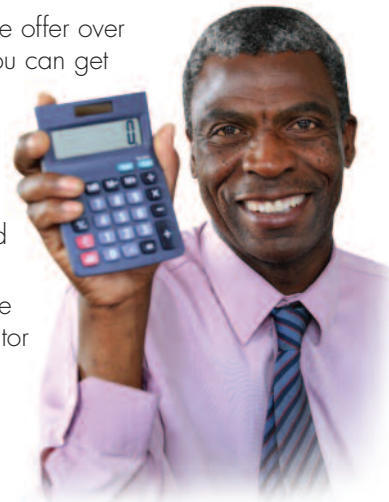


Why Estimate When You Can Calculate?

We understand that **good financial planning** requires some tricky calculations. That is why we offer over 30 different easy-to-use financial calculators on our website to help you plan for your future. Just so you can get an idea of what's available, here are some of the calculators you will find:

- **How much will my vehicle payments be?** — Along with calculated monthly payments, you can also see how the payments will be broken down and a graph of what your payments would look like with various loan terms.
- **What will it take to pay off my balance?** — If you're looking to pay off your credit card within a certain amount of time, this calculator will show you how to reach that goal.
- **Which is better: Fixed or Adjustable?** — If you're in the market to buy a home and you're not sure about which loan program is best for you, play around with some numbers on this calculator to see which type of mortgage loan would suit you best.
- **Am I better off refinancing?** — Interest rates have been fluctuating lately and sometimes it makes it hard to determine if refinancing to a lower rate is worth the cost; this calculator can help you make that decision.

To see these calculators in action, visit BFSFCU.org/calculate.



3 out of 4 people don't realize their financial institution has mobile banking. Of those who are aware, half use the service.

— FORBES 2010 FORESEE ONLINE FINANCIAL SERVICES STUDY

Have you experienced the convenience of **BFSFCU Mobile Banking**? Did you know that in addition to viewing your account balances and recent transactions, you can also transfer funds between your BFSFCU accounts and make payments to your BFSFCU credit cards?



If you are enrolled in Online Banking and have a web-enabled mobile device, then **you could be managing your BFSFCU accounts anytime, from anywhere, at no additional charge.**¹

To get started, simply visit go.bfsfcu.org using your mobile web browser. Select "Sign On" and follow the security steps to access your accounts.

¹Please note that while the Credit Union charges no fees to use this service, you may be charged access rates depending on your mobile carrier. Check with your mobile service provider for details on specific fees and charges.