



\$12,500,000 Back to You!

Last month, \$12,500,000 in supplemental dividends was distributed to our membership. This dividend reflects our desire to recognize and reward members whose deposits and support have contributed to our financial success. Qualifying members received an additional 49 basis points (0.49 percent) in dividends on all average deposit balances in 2010. All of us at the Credit Union — the Board of Directors, management and staff — are grateful for the continued support and patronage of all of our members.

MARCH SEMINARS

Estate Planning
TUES., MARCH 15
1:00 PM – 3:00 PM

Home Selling
THURS., MARCH 24
1:00 PM – 3:00 PM

BFSFCU.org/seminars



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In sight to PROSPERITY



New Enhancements Coming in 2011

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At BFSFCU, we are always on the lookout for opportunities to improve the quality of our member service and to make banking with us easier and more convenient. With this in mind, we will be upgrading and enhancing some of our computer systems in the early part of 2011.

Online Banking Upgrade

BFSFCU will be introducing an enhanced Online Banking system in 2011 that will bring new features and functionality, along with better security and an easier login process, to our members. New features and functionality will include remote deposit capture through MyDeposit, the ability to transfer funds to and from BFSFCU from within Online Banking, and a tool to assist members with managing their finances.

How will the upgrade affect Online Banking Users?

Online Banking will look a bit different and the login process will be easier than it is today. Members will be able to choose their own unique user IDs instead of having to remember a 16 digit number issued by the Credit Union, and each member will have their own login for increased security.

Core Processing System Upgrade

Our Core Processing system is what the Credit Union uses to maintain all of our member information and to process member transactions. We are upgrading to a more member-centric system that will help us provide better service to our members through more efficient

transaction processing and the ability to see a member's entire relationship with the Credit Union at a glance.

How will this upgrade affect members?

The biggest change from the enhancement that will benefit members is that members will now have only one member number to remember. Every account a member owns will appear under this one member number, making it easier for our staff to serve you. Most members will keep the member number or one of the member numbers that they currently have, and all members will be notified of their member number before the upgrade. Account numbers will also change slightly, but we will always be able to find all your accounts just using your member number.

We have been working hard preparing for our upgrades for over two years and we are excited to share the results with our members and to provide you with new services that will make managing your finances easier. We will be sharing more important information about the upgrades over the next months and we encourage you to check our website, **BFSFCU.org**, regularly for updates. If you have any questions about the upgrades, please give us a call; as always, we would be happy to hear from you.

