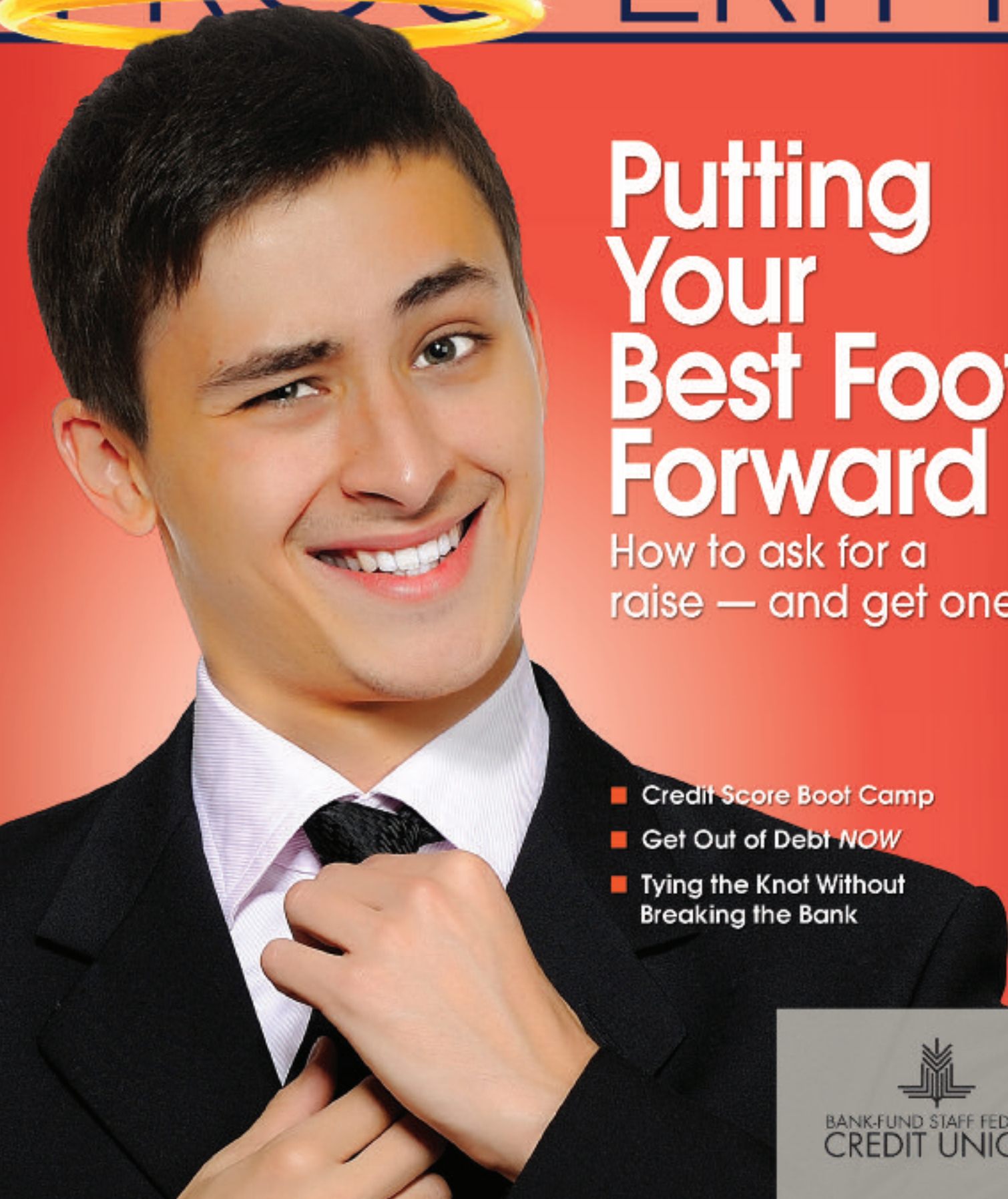


# PROSPERITY



## Putting Your Best Foot Forward

How to ask for a  
raise — and get one!

- Credit Score Boot Camp
- Get Out of Debt *NOW*
- Tying the Knot Without Breaking the Bank



BANK-FUND STAFF FEDERAL  
CREDIT UNION



## LETTER FROM THE CEO



Dear BFSFCU Member,

Two thousand eleven marks our 64th anniversary since becoming a chartered federal credit union in 1947. We've made great strides since 1947, and even with the recent economic turbulence, BFSFCU has remained financially strong and grounded in a dedication to service excellence. As always, we thank our members for the success of the Credit Union — it is your loyalty that drives our growth and causes us to strive for even higher service levels.

Beginning in the spring of this year, we will be upgrading some of our major systems and implementing enhancements to the Online Banking program. These changes are designed to help our members manage their personal finances with greater flexibility and functionality, from anywhere in the world. I would encourage you to visit our website regularly to check for updates on our progress throughout the spring.

Thank you for your continued membership.

Sincerely,

A handwritten signature in black ink, appearing to read "Stephen Breed". The signature is fluid and stylized, with a large initial "S" and a long, sweeping underline.

Stephen Breed  
Chief Executive Officer  
and Managing Director



# Table of Contents

**ISSUE:** SPRING 2011



## **GETTING OUT OF DEBT BEFORE YOU'RE BURIED IN IT...** 2

Are your debts getting out of control? If you don't act now, that negative income could haunt you for the rest of your life.

## **WE WANT YOU TO RAISE YOUR CREDIT SCORE** ..... 4

Learn what a credit score is, why it's important to your financial future and how to keep yours up to par.

## **YOUR CHILD'S FIRST SAVINGS ACCOUNT** ..... 6

Piggy banks are great, but every child should have his or her own credit union account too.

## **LOWER YOUR TAX BILL FOR 2010** ..... 7

A lot of Americans lose out on money at tax time just because they don't take the proper steps to ensure they get all of the deductions they're entitled to. Don't be one of those people.

## **ASKING FOR A RAISE** ..... 8

In this sluggish economy, raises can be hard to come by. That doesn't mean you can't succeed at getting one. These strategies can help.

## **WEDDING PLANNING ON A BUDGET** ..... 10

Love is in the air . . . and June is coming quick. Save on every last little detail to make the big day special.

## **WAYS TO MAKE YOUR MONEY GROW** ..... 12

Your credit union has more than just share accounts. Learn how to reap the benefits of other savings products and investments.

# Getting Out of Debt

**BEFORE YOU'RE BURIED IN IT**



**A**ccumulating debt is kind of like enjoying all the cake, cookies and eggnog during the holidays. It may be fun to indulge, but it always comes back to bite you in the end. Before you know it, you're ten pounds heavier, or you have \$10,000 run up on your credit card. A lot of people fall into this trap in their twenties, when they're shouldering school loans, trying to buy a house and working at that first low-paying job. But no matter how you did it, if you're deeply in debt, interest will ensure that the mountain of debt continues to get higher if you don't address the situation now.

## GETTING STARTED

When you're thinking of getting out of debt, adding to your savings account is probably the last thing on your mind. However, according to money guru Dave Ramsey, this is what you should focus on first. Set aside \$1,000 in a share account to be used only as an emergency fund. If you don't do this, it's likely an emergency — such as your car deciding to self-destruct — will derail your entire debt repayment plan. A recent Gallup poll reported that 78% of Americans rely on credit cards for emergencies.

## LET IT SNOW!

Now's the time to tackle your debt using the snowball method. There are actually two different ways to use it: the traditional method or the reverse method. Once you've read about both, decide which one will be better for you.

For either method, you need to assemble the bills for all of the debts you owe and write down the amount of each, plus the amount of each minimum payment. Stop using your credit cards and other types of revolving credit so the minimum payments don't continue to go up. Next figure out exactly how much money you can put toward paying off debt each month. You will need to at least have

enough available to pay the minimums on each plus a little bit extra. If you can't do this yet, you will have to either increase your income or cut some expenses.

## TRADITIONAL SNOWBALL METHOD

This method gets its name from its similarity to a snowball that gets bigger and bigger as it rolls down a hill.

1. Put all of your bills in order by interest rate, from the highest to the lowest.
2. Pay the minimums only on all of your bills except for the one with the highest interest rate.
3. Pay the minimum plus any extra money you have on that one.
4. Continue to do this until that first bill is paid off.
5. Now pay the amount you were paying every month on that first bill plus the minimum payment on the one with the second highest interest rate — which is now the highest interest rate.
6. Continue making your snowball bigger and bigger until all of your debts are paid off.

## REVERSE SNOWBALL METHOD

This method, which Ramsey recommends, goes not by interest rate, but by balance.

1. Put all of your bills in order by balance, from the lowest to the highest.

A recent Gallup poll reported that 78% of Americans rely on credit cards for emergencies.

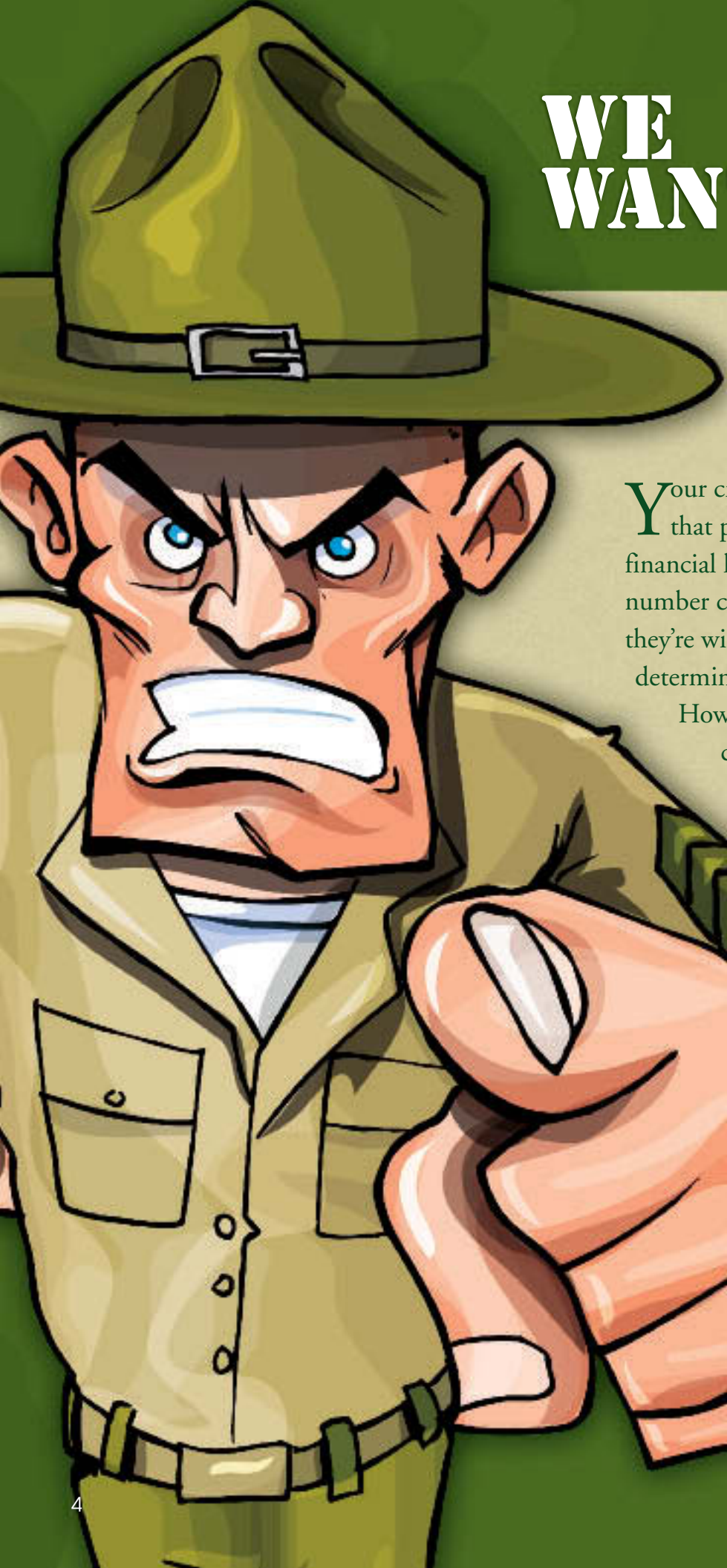
2. Pay the minimums only on all of your bills except for the one with the lowest balance.
3. Pay the minimum plus any extra money you have on that one.
4. Once you're done with that bill, start on the one with the next lowest balance.

The traditional method is designed to save you the most money, since you will end up with progressively lower and lower interest rates. The reverse method is designed to keep you motivated, since you'll have fewer and fewer bills each month. It also works in that you'll have a lot of extra money on hand by the time you reach your high-balance bills.

## DEBT CONSOLIDATION LOANS

A debt consolidation loan from your credit union can be a valuable tool in restoring your financial health, too, but only if you don't use it as an excuse to run up more debt. You can likely get a loan with a lower interest rate than what you're paying, and you'll only have one payment to make each month instead of several.

Can you stop using credit completely until you've paid the loan off? If you can't commit to using only cash and a debit card, a debt consolidation loan is a bad choice. You'll only end up in more debt than you're already in.



# WE WANT YOU

## Get ready for CREDIT SCORE BOOT CAMP

Your credit score is a three-digit number that provides a succinct summary of your financial history. Most lenders consider this number carefully when deciding whether they're willing to give you a loan and when determining your rate if you're approved.

How you manage your finances now could affect your score for years in the future, so you need to whip those financial habits into shape!

**10%**  
Types of credit  
use compared  
with others

**WHAT  
DETERMINES  
YOUR SCORE ►►**

# TO RAISE YOUR CREDIT SCORE

## TEN HUT!

Before you learn how to improve your credit score, you might want to find out what your score is. The one that most lenders use is called the FICO score. FICO scores are based on a formula set by Fair Isaac Corporation. Some lenders use the Vantage Score, but it's much less popular.

It's best to get your score directly from one of the three major credit bureaus — TransUnion, Equifax or Experian — so you know the source is reputable. Note that when you order your credit report your score is not included. You will have to pay for your score, but that won't cost much. A word of warning: if you go to one of the dime-a-dozen "free credit report" sites, you'll probably end up registered for some kind of credit repair or monitoring program that you'll be charged a fee for every month until you cancel.

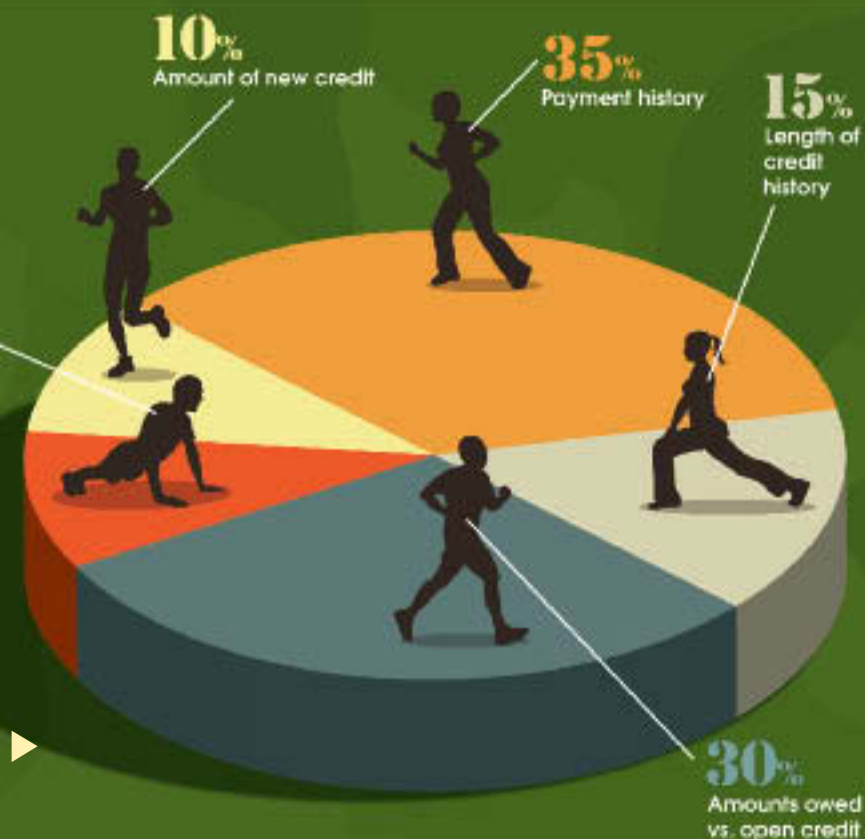
## FORWARD MARCH!

Once you know your score, the real work starts. You'll likely find that your number is somewhere between 600 and 800. The higher your score is, the better it is. Sources differ about exactly what the average score is, but it's safe to say it's between 650 and 750. If your score is on the low side, now is probably not a good time to apply for credit. Instead, you should work on improving your score — which may take some time and will definitely take some effort. If your score is pretty high, you still need to pay attention to your financial habits so that you can take the proper steps to keep it that high.

## Four Ways to Improve Your Score

There is no magic formula for making your credit score higher. Trouble is, Fair Isaac won't reveal exactly how it computes your score. Nonetheless, these practices will help. (Sorry, but if you have something like a bankruptcy on your record, that will affect you for quite some time no matter what you do.)

1. Pay all of your bills on time every month. Not only can late payments on credit cards and loans affect your score, but so can late payments on things like insurance and utility bills.
2. Don't apply for credit that you don't need, especially if you know that you will run up charges on it. If you're "shopping" for a loan, get all of your applications in within a short period of time.
3. Correct errors on your credit report, especially those involving credit accounts. It's fine to correct your name and address, but you really need to worry about accounts that aren't yours, charges that aren't yours and accounts you paid off that are not marked as such.
4. If your credit score is low, try to get a secured credit card or loan. They'll be insured through a balance in your share account, so it will be impossible for you to default on them. Getting approved for a secured credit card or loan is easy and a good way to show you're becoming more responsible with your credit — as long as you pay the bills on time.



# Your Child's First Savings Account

## MAKE IT A CREDIT UNION ACCOUNT

All kids love hearing the clink, clink when they drop pennies into a ceramic piggy bank. They should also learn to enjoy the ka-ching sound they'll hear when they start to earn some serious money on their savings. You can make that happen by opening a credit union account for your children or grandchildren. In addition to being good investments, youth share accounts present lots of opportunities to teach kids about money, even if they're very young.

### INTRODUCE THEM TO COMPOUNDING DIVIDENDS

In time your child will need to know how to invest to save for the big things in life. For now, the basics are enough: basics like how dividends make money grow and how you can earn dividends on top of dividends. Everyone loves compounding interest.

### TEACH THEM TO BUDGET

If your child ever watches cartoons on TV, it's likely you've been asked to pick up the latest toy that's being heavily advertised — probably a lot more than once. Now you'll have a bargaining tool. Your child can choose to buy that coveted toy right this second or to keep the money in the credit union account and save up for something even better in the future.

### SHOW THEM HOW MOM AND DAD BANK

Taking your child to the teller window with you when you make a deposit and letting them make a deposit at the same time helps your child learn that dealing with money can be fun; it doesn't have to be intimidating. It's even better if there's a promotion or contest going on at the credit union.

### EXPLAIN HOW TO READ STATEMENTS

Kids love to get mail, so most will enjoy getting their very own statements and credit union newsletters. When they arrive, read them together. This will help your child understand exactly how savings accounts work and how his money adds up over time.

### GIVE THEM A LIFETIME GIFT

Another good reason to bring your child to the credit union is the opportunity to meet your local member service representatives. In 10 years, when your child goes to buy a car or take out a student loan, they'll remember that personal service and know where to go for that transaction.



Dealing with money can be fun; it doesn't have to be intimidating.

Any child can have a credit union account, even those who haven't celebrated a birthday yet. In fact, that's a great time to open one. Money earmarked for deposit to a child's account makes a thoughtful baby shower gift.

If your child is older, bring them into the credit union and open the account together. You don't need a large deposit to open one; just a little bit of allowance or birthday money will do the trick. You can also choose to fund the account from your own account through an automatic transfer.

# LOWER YOUR TAX BILL for 2010

Whether you end up owing the Internal Revenue Service or you get a significant refund, it's likely you're paying more in taxes than you have to. Make sure you take advantage of all of the tax breaks you're entitled to, including the following ones that you may have overlooked.

## JOB SEARCH COSTS

These days a lot of Americans are out of work. You may be one of them — or you may have found a job sometime last year. Either way, take heart in knowing that your job hunting expenses are deductible as long as you aren't trying to get your first job or going through a career change.

Deductible expenses include things like fees you pay to an employment agency or resume service; travel and food, if you have to go away for an interview; and printing and mailing costs incurred in sending out letters of interest. Those expenses are considered miscellaneous costs. You can deduct them when they are greater than 2% of your adjusted gross income.

## RELOCATION EXPENSES

Did you find yourself having to move to take a new job? If you got hired at a location more than 50 miles farther away from where you lived than your old job was or from where you lived if this was your first job, your relocation costs are deductible. That includes both the costs of physically moving yourself — such as gas, tolls and parking if you're driving to your new home — and the cost of moving your possessions. Gas is deductible at 16.5 cents a mile.

## ENERGY-SAVING HOME IMPROVEMENTS

Want to take advantage of this eco-friendly tax credit? Do it now, since it's expiring with the 2010 tax year. It applies to things like putting in insulation or energy-efficient windows and doors. You can get a credit equal to 30% of your qualified home improvement costs up to a limit of \$1500.

## PROFIT FROM A HOME SALE

Did you sell your home in 2010? If you lived there for at least two years out of the past five, you don't have to pay taxes on up to \$250,000 of the profit you made on it. For those married filing jointly, the threshold goes up to \$500,000.

## COSTS RELATED TO CHARITABLE WORK

Did you bake cookies for a homeless shelter or send out fundraising letters? You can deduct the cost of the eggs, milk and sugar or your postage and printing costs. If you commuted for a charitable purpose, you can deduct your gas at 14 cents a mile. Just add the costs to your regular charity tax deduction.

*To find out more about tax deductions and credits available to you, contact your tax advisor. This article is not meant to be a substitute for professional legal advice.*



## HOW TO FREE FILE

If your gross income is \$57,000 or lower, you should see if you qualify for the Free File program, which allows you to use free tax preparation software. Here's how to take advantage of this program:

- Go to [www.irs.gov](http://www.irs.gov) and click on the Free File link.
- From the Free File page, click on "I Will Find a Company."
- Check out the new page, which is a list of companies offering free tax help.
- Read the information on the companies and select one you're qualified to use.
- Click on the link to the company's site.
- Wait to be directed. You'll go to a page of directions on how to file your taxes.



# Asking for a RAISE

## The Art of Selling Yourself

The last couple of years have been tough times to make money, whether you're a business owner or just a regular worker bee. If you're the latter, you've likely also been finding it hard to get a pay increase. According to Donna Rosato of CNN Money, budgets for salary increases in 2010 had the smallest projected rise in 25 years, at just 3%.

That's not much, considering the rate of inflation was about 2%. That means a measly 1% overall. It could scare a hive dweller away from even bothering to ask for a salary bump. But it shouldn't. All this means is that you have to work a little harder to get what you want. These strategies can help:



## FIND OUT THE FACTS

There's often a difference between the amount of a raise you want and the amount that you could realistically get. Sure, we'd all love to make millions, but we aren't all movie stars or dynamite stock traders. Since asking for too much is a surefire way to get shut down, check out these two websites: [salary.com](http://salary.com) and [payscale.com](http://payscale.com). Both will help you determine what your market rate is based on your skill set, education and geographic area. You can even print out your results to show your boss, especially if you're grossly underpaid.

## GET SOME ALONE TIME WITH THE BOSS

Discussing salary when your coworkers are around is a no-no. In some cases, it can even get you fired. And just cornering your boss out of the blue is not a good idea either. Instead, set up a private meeting on a day when you both have at least half an hour free. Just mention that you would like some time to talk about your performance. If that makes you uncomfortable or anxious, be less specific. You could simply ask for a meeting. The best time to have such

a meeting is right after you hit a major home run.

## WRITE YOUR SPEECH

A wise man once said, "Success is 90% preparation and 10% perspiration." This definitely applies here. Before you go into your meeting, put together some materials that showcase how you've (a) been getting accolades from clients, (b) been saving the company time or money and (c) been coming up with great new ideas. Bring award certificates, sales charts, printouts of e-mails, and anything else that can help prove your point. This is one of the most important sales presentations you will make. You are selling yourself. Focus on recent accomplishments. Unfortunately, in the corporate world, kudos often have an expiration date.

Once you've got your materials, come up with what you're going to say. Focus on how you have been helping the company and why you should be rewarded. You don't have to be arrogant, but you do have to be confident. Think of yourself as a product that the company should continue buying. Don't mention personal financial problems as a reason you need a raise, and don't

threaten to quit — unless you will make good on that threat if things don't go your way.

## DELIVER IT

Practice what you're going to say in front of a mirror if you have to. The point is to be assertive. If you're too passive, you don't appear confident about what you're saying. If you're too aggressive, you'll just seem pushy and demanding. You also need to listen to what the boss has to tell you and be prepared for any response, be it yes, no or something else (see "Always Have a Plan B").

## HAVE THE CONVERSATION

Your boss may agree with you and offer you a raise on the spot. If so, congratulations. It might not have happened at all if you hadn't had the guts to ask for it. Offer a gracious thank you and promise to keep up the good work. If your boss says no — or you're disappointed in the size of your raise — don't get discouraged. Instead, keep the dialog going. Inquire as to what you can do to improve in the workplace and increase your chances in the future or to get a more sizable bump in the next few months.

# Always Have a Plan B

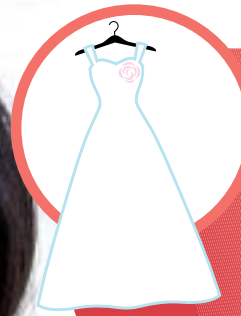
No money in the budget for a raise? Ask for one of these less pricey perks instead:

- More flexible hours
- Opportunities to telecommute
- Extra vacation or sick days
- Retirement plan matching
- Education reimbursement
- Trade show admission
- Gym membership discount



# Wedding Planning

## ON A BUDGET



### SPEND LESS ON THE DRESS

Sure, you can buy a Vera Wang that costs as much as a new car, but why pay a fortune and a half for something that gets worn once? A bride can still look just as beautiful in a less expensive dress, and may even find a steal on a Vera if she looks in the right place.



### FOOD FOR THOUGHT

A lot of people think they can save tons of money on catering simply by preparing the food for their weddings themselves. What they fail to realize is how messy, time consuming and stressful it is to cook for dozens of their closest friends. Unless you're having a very small wedding, try one of the following suggestions instead.



### BLOOMS ON A BUDGET

Spending a lot on flowers can be frustrating, since they won't even last until you get back from the honeymoon. This doesn't mean you have to stick with silk or paper ones. Just shop smart and shop seasonally.

To find more ways to save on wedding planning, check out the following websites:

- [Affordablewedding.net](http://Affordablewedding.net)
- [Weddingplanningonabudget.com](http://Weddingplanningonabudget.com)
- [Cheap-chic-weddings.com](http://Cheap-chic-weddings.com)

Spring is the season of flowers, the season of rebirth and the season of rejuvenation. It is also the season of wedding planning. For many, it soon becomes the season of debt — as they take out large loans to pay for the

dress, the catering, the flowers, and so on. While everyone wants the wedding of his or her dreams, it's important to inject a bit of financial reality into the mix.

## CHEAPEST

Want a super-low-budget wedding?



### GET A USED DRESS

Used wedding dresses often have a stigma attached to them, just like used cars. Instead, think of them as preowned and only worn once. Check for used dresses at thrift stores or on a website like [recycledbride.com](http://recycledbride.com). You never know. You could find the exact same one that you were eyeing in the bridal salon for hundreds less.

## CHEAPER

Are you on the lookout for any kind of bargain?



### WEAR AN EVERYDAY DRESS

Ever notice that a white dress that's not labeled a "wedding dress" sells for a lot less? That's because anything having to do with a wedding seems to get an automatic markup. No one will know that your wedding dress is actually a "spring dress" purchased at JC Penney, unless you choose to tell them.

## CHEAP

Or are you just naturally a savvy shopper?



### LOOK IN STORES, BUT SHOP ONLINE

Who doesn't love going to bridal shops and trying on gown after gown? This is a great idea, as long as you don't actually purchase the dress of choice there. Instead, record the style number and brand of the dress. Then go home and look for it on the Web. You may be surprised to see how many wedding dresses are available on eBay, new with tags — often at about 50% of the retail price. Other sites to check out are Discount Bridal and Bridal Express.

### SKIP DINNER

Instead of serving dinner, go with lunch or breakfast or have a cocktail reception with just drinks and finger foods. If you decide to have breakfast, you can save a considerable amount of money on drinks as well, since people aren't likely to imbibe much at such an early hour.

### GO WITH A NON-CATERER

Caterers know about the wedding markup just as much as the bridal shops do. Some even require you to choose from a couple of preset menus — with fairly hefty price tags. Instead of using a caterer, see if a restaurant will provide the food for your reception. If it doesn't do a lot of catering, it's likely you can get a good price and have a lot of say in what is served.

### NEGOTIATE

The food service industry is suffering from the recession just like everyone else. A lot of caterers will cut deals with you if you mention you are on a budget. Ask if you can swap out expensive menu items with cheaper ones. Also see if the caterer will design a menu to fit your budget, instead of the other way around.

### BE YOUR OWN FLORIST

Since you don't need flowers for every guest, this won't be as much of an ordeal as preparing your own food. Purchase your flowers from a wholesaler and put together your bouquets and centerpieces yourself (with the help of the wedding party, of course!). YouTube has dozens of instructional videos that are easy to follow.

### SKIP TRADITIONAL FLOWERS

When you order white roses or stephanotis, you're almost asking for the wedding markup. White or cream flowers are brides' most popular choices. You can save by going with something more colorful, like daisies or yellow roses.

### PICK YOUR DATE CAREFULLY

Florists have two huge days every year: Mother's Day and Valentine's Day. Don't get married on either of these days if you can help it. If you do, count on higher prices and limited availability.

## Your Credit Union Can Help You



If you find you need to borrow a little money, ask a member service representative about personal and home equity loans. Just make sure you can pay off the loan within the next year. You don't want to start your married life deep in debt.

# Ways to Make YOUR MONEY GROW

When you opened your account at the credit union, you used that initial deposit to start your primary share savings account. If you stopped there, you're missing out on a lot of opportunities to earn dividends while keeping your money in a safe and federally insured place. Some additional savings products credit unions offer include the following:

## SUB-SHARE ACCOUNTS

It can be hard to save for a special purpose if all of your savings go into one big pot. That's where a sub-account can help. You can have additional share accounts designated for whatever you like: to pay your bills, to save for a wedding, to go toward tuition, etc. Each can be funded by an automatic transfer or through deposits. Ask about naming your accounts so that you can easily designate your deposits for the right one.

## CLUB ACCOUNTS

If you want to save for a vacation or for holiday gifts and other expenses, a club account is ideal. Unlike a sub-share account, vacation and holiday accounts have penalties for withdrawing the money on deposit before a certain date. That helps motivate you to keep the money in the account until you need it for the winter holidays or to fund your travel expenses.

## MONEY MARKET ACCOUNTS

These accounts are sort of a hybrid of a savings account and a checking account. They require a substantially higher

balance than a share draft checking account does, but they also have a higher dividend rate. You have a certain number of checks you are allowed to use to draw on the account each month without penalty.

## SHARE CERTIFICATES

When dividend rates are high, it's the perfect time to invest in a share certificate. These accounts allow you to lock in your rate for a term anywhere between six months and five years. The longer you

If you want to save for a vacation, a club account is ideal.

agree to leave the money in the account, the higher the rate you can earn. Some certificates have a bump-up option, which means that if rates increase while your money is on deposit, you'll have a chance to take advantage of that. If you take the money out early, you face a penalty.



## INDIVIDUAL RETIREMENT ACCOUNTS

Now is a good time to start funding your individual retirement account for 2011, if you haven't already. These tax-advantaged accounts help you save for retirement and are available as share accounts and certificates. The amount you're allowed to invest per calendar year depends on your income and other factors. Speak with your tax advisor or financial planner to learn the rules for IRA investing. A visit to the IRS's website ([irs.gov](http://irs.gov)) may also be helpful.

Ask one of your credit union's member service representatives about other savings options that may be available to you, such as bonds and Coverdell Education Savings Accounts. A staff member can help you decide which savings options are right for you, based on your current financial situation and your goals.

# Teach Them the Value of Smart Savings

Specially designed for young members under the age of 18, the **BFSFCU® Young Savers Share Certificate** (YSSC) is the smart and easy way to teach your child to save money over time.

With an initial deposit of \$100 and monthly contributions of at least \$20 over 12 months, the YSSC will help build your child's savings with a fixed rate of return.

Visit one of our branches or call us 24x7 at **202.212.6400** to find out how your child can open a YSSC today!



## Check Out Our Free Seminars

We understand that smart financial planning isn't always easy. Our Free Financial Seminar Series is available to all members so that we may help you make the best decisions for your financial future. Here are some of the topics that will be covered this spring:

**Introduction to Credit**  
**Reports and Credit Scores**  
**Financing a College Education**

**Estate Planning**  
**Home Selling**  
**Car Buying**

For more information and registration details, visit [BFSFCU.org/seminars](http://BFSFCU.org/seminars).



**BANK-FUND STAFF FEDERAL  
CREDIT UNION**



BANK-FUND STAFF FEDERAL  
CREDIT UNION

P.O. Box 27755  
Washington, D.C. 20038-7755  
U.S.A.

PSRT STD  
U.S. POSTAGE  
PAID  
VISIONS INK

# Drive Green & Save Green

Purchase a car deemed environmentally-friendly by the U.S. Environmental Protection Agency and you will receive a **1% rate discount on any BFSFCU® fixed-rate auto loan!**

We already know the advantages of owning a GREEN car:

- Reduce toxic greenhouse gases for a healthier environment
- Save money when filling the tank
- Drive more miles between trips to the gas station
- Potential for a tax credit
- **For BFSFCU members only, save 1% on your monthly car payment!**

Apply online, 24x7, at **BFSFCU.org/apply** to get pre-approved and know your purchasing power before you begin car shopping.

View our current  
auto loan rates at  
**BFSFCU.org/rates.**



## Great Things on the Horizon!

Two thousand eleven will bring exciting changes to Online Banking with added features and functionality to help you manage your finances easily and conveniently. Look for updates about the coming changes on our website at **BFSFCU.org**.



MEMBER SERVICES:  
202.212.6400  
1.800.9BFSFCU

LENDING SERVICES:  
202.212.6450

**BFSFCU.org**