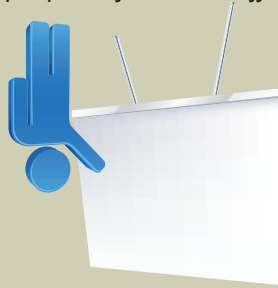




Due to limited seating, and in order to allow sufficient time for individual questions, attendance for these events will be by *registration only*. If you would like to attend, please register online at BFSFCU.org/seminars.

**Financing a
College Education**
THURSDAY, SEPTEMBER 15TH
1:00 PM - 3:00 PM



Home Buying
WEDNESDAY, SEPTEMBER 7TH
1:00 PM - 3:00 PM

Please Join Us for Our FREE Financial Seminars

MINI NEWSLETTER

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

AUGUST 2011

Insight to PROSPERITY

The Importance of Credit



The Importance of Credit

Having a healthy credit history and respectable credit score is of high value in the U.S., especially if you are interested in obtaining credit cards, financing a car or buying a home, and sometimes even for finding employment. At BFSFCU®, we want to be sure that you have the right tools when it comes to building and maintaining your credit.

- **Introduction to Credit Reports & Credit Scores Seminar** — This free seminar is hosted by the Credit Union and offered at least three times a year. Members are welcome to attend and learn about the basics of credit. To view our current offerings, please visit [BFSFCU.org/seminars](https://www.bfsfcu.org/seminars).
- **BFSFCU.org/Resources** — The Resources page on our website includes *The Consumer's Guide to Credit* — a page dedicated to offering trustworthy information about maintaining a good credit history, how to obtain your credit report and what to do when you find errors in your credit report.
- **Lending Services Department** — If you have attained a copy of your own credit report and have any specific questions related to the report or to our Lending products, our knowledgeable Lending staff is available over the phone at **202.212.6450** or by appointment at our new offices at 1725 I Street NW, Suite 400.
- **Credit Counseling** — Also found on our Resources page are several services that are available to those who are interested in repairing their credit.



Enroll in our comprehensive **Fraud Plus Program** and help reduce your risk of fraud and identity theft. Members enrolled in this exclusive program will benefit from proactive monitoring to prevent fraud and also receive coverage in the event that fraud occurs. For a low monthly fee of \$8.95, Fraud Plus offers 24-hour credit monitoring with automated alerts of certain changes to credit, payment protection for verified, unauthorized charges to registered credit and debit cards and \$10,000 of identity theft insurance. To learn more about Fraud Plus or to enroll in the program, please visit [BFSFCU.org/fraudplus](https://www.bfsfcu.org/fraudplus).