


PROSPERITY



Tired of Paying Too Much at the Pump?

We've got some ways to save.

- Demystifying Home Equity Loans
- Ballgames on a Budget
- Healthy Snacks Your Kids Will Love



BANK-FUND STAFF FEDERAL
CREDIT UNION

A Smart Start for Your Kids

Our **generation_NEXT** packages are designed to help your child take the first steps toward developing good financial habits and building a sound financial future.



AGES
0-13

CU_kidz

The essentials for a child of any age to actively save and watch those savings grow over time.

AGES
13-18

CU_STUDENTS

Teaches the value of saving while it also allows flexible access to money that can be controlled by both the teens and the parents.

Is your child not yet a member of BFSFCU?

Membership is always open to family and comes with exclusive benefits to help make knowledgeable financial decisions. Visit **[BFSFCU.org/join](https://www.bfsfcu.org/join)** to complete the Membership Application.



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[BFSFCU.org/youth](https://www.bfsfcu.org/youth)



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Fees You Can Do Without

BANKS ARE FINDING NEW WAYS TO CHARGE CUSTOMERS

It's likely that one of the reasons you joined the credit union was to save money. One way many credit union members have saved money over the years is by not having to pay the high interest rates and fees banks charge credit card account holders. Now that a piece of legislation called the CARD Act has put new limits on banks' ability to do that, they're trying to get that money from customers in other ways.

For example, according to the *Wall Street Journal*, both Bank of America and J.P. Morgan Chase, arguably the biggest players in the banking world, have initiated pilot programs to charge their customers even more fees than they have in the past. It's been suggested that they are testing the boundaries as to just how much customers are willing to pay to use their services.

One example of these new fees is the monthly fee of \$3 J.P. Morgan Chase has started charging some account holders for having a debit card. This fee is targeted to those who don't have high savings balances, and it's a major change because, since they were introduced, debit cards have been almost universally free to individuals with checking accounts. Bank of America is testing charging different amounts of monthly fees depending on where account holders live. For example, a certain checking account carries a \$6 per month fee for residents of Arizona and a \$9 fee for residents of Georgia.

It gets worse. A survey by the Independent Community Bankers of America showed that 90% of smaller banks are considering charging fees

for services they don't charge for now. Part of the banks' reasoning has to do with new debit card legislation that puts the government in charge of regulating the fees retailers have to pay to accept debit cards.

Many banks have taken advantage of loopholes that allow them to get past some of the CARD Act's rules, such as the restrictions on marketing to individuals under the age of 21. While credit card issuers are not allowed to send preapproved offers to teens anymore, they get around this by sending them "offers," which they must apply for in

order to get approved. Since they can't solicit information directly, they target those who are members of frequent flier clubs, loyalty programs and the like, since that source gets them around opt-in rules.

THE NEW RULES

Some new amendments to the CARD Act that take effect October 1 aim at closing some of the loopholes. Here are some of the changes being made:

- Issuers won't be able to base decisions on total household income. They'll

have to consider only the individual cardholder.

- Interest rate increases will be forbidden unless a payment is 60 days late or the card's rate is variable.
- Promotional rates will not be revocable.

As always, your best protection against banks' attempts to extract money from your wallet is your credit union membership. You can count on your credit union not to charge you excessively for the services you use.

5 Reasons to Switch to a Credit Union Credit Card

A 2010 *Forbes* magazine report noted the following advantages of credit union credit cards:

- 1. Interest Rate Caps** - Credit unions are prohibited by federal law from charging more than 18% interest. Other credit card issuers can set their rates as high as they like.
- 2. Lower Interest Rates** - A Pew Foundation study showed that the lowest credit union credit card rate was 2.3% APR lower than the lowest bank rate.
- 3. Lower Fees** - The Pew study found that the average credit union late fee was \$20 and the average bank late fee was \$39. The highest credit union cash advance fee was 13.7%, but it was 21% for banks.
- 4. Member Ownership of Credit Unions** - This one is no surprise. There's no pressure from investors to keep profits up by adding to the bottom line.
- 5. Increased Service** - A Forrester Research survey found that 70% of credit union members think their financial institution puts their financial needs first, compared with 58% of regional bank customers and 40% of national bank customers.



MOVING OUT and Moving On

What you should know before you leave home



WHERE
WILL YOUR
MONEY GO?

Here's how it breaks down.
(These percentages are offered as a general guide to help you with your planning.)

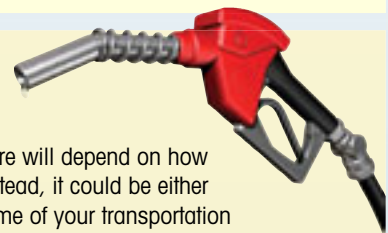
30% HOUSING

Your biggest expense will likely be housing, and you'll probably start by renting instead of buying, so you won't be able to gain equity or take advantage of all the homeowner tax breaks yet. Visit www.freeby50.com/2010/11/median-rent-by-state.html to see the average rents in your area. Of course, you can save some money by living with roommates.



10% TRANSPORTATION

We all know gas isn't getting any cheaper. The average price per gallon on May 30 of this year hovered between \$3.70 and \$4.15, depending on the geographic area. Your gas expenditure will depend on how much you drive, of course. If you take public transportation instead, it could be either more or less expensive. See if your employer will subsidize some of your transportation costs or if you can participate in a ride-sharing program. Most larger metro areas have websites devoted to commuting solutions. In the D.C. area you can go to www.mwco.org/commuter2. Not only can you save on gas if you carpool, but you'll be able to drive in the HOV lanes and get home a little quicker. Got a car payment? It fits into the transportation category as well.



10% UTILITIES AND OTHER HOUSING EXPENDITURES

When you rent a house or an apartment, rent is just one of your monthly obligations. You also have to think about utilities. This is not just electricity and water. You'll also have to factor in Internet service, gas, cable (if you want it), trash pickup, landline phone service (if needed), renters insurance and, possibly, community fees.

Some of these expenses are static, but things like electricity can vary from month to month depending on your usage. Budget extra if you get cold in the winter or hot in the summer and compensate by adjusting the thermostat. If you have a lot of trouble with this, see if your utility company offers what is known as budget billing, where you pay the same amount throughout the year. Just note that you may end up overpaying if you go this route since it estimates your usage.

They say college isn't the real world, and they're probably right. But once you graduate, the real world can come down on you like a load of bricks. You're faced with finding a job, securing a place to live and taking care of those strange, unwelcome things that arrive every month known as bills. And you thought your biggest worry would be figuring out how to get that new furniture home from Ikea!

INCOME AFTERSHOCK

Who doesn't go to college with the dream of making the big bucks when they graduate — or at least enough to support the lifestyle they want? Getting your first job after graduation is exciting, but it can also be a reality check. The salary you're promised will not be what you actually get to put in your pocket every pay period. The more you make, the more taxes you'll see taken out.

From your gross pay, which is the number in your offer letter, you have to subtract federal taxes, state taxes, Social Security, Medicare and any benefits you have to pay for. This will give you your net pay, which is what you actually take home. For a person making \$35,000 a year, the net income will be about \$10,000 less than that. You can see how it works out for your specific salary at paycheckcity.com.

EXPENSE WHIPLASH

If you're not surprised at your income not being what you hoped, you may still be surprised at all the expenses you incur. Used to having your parents pay for most of the things you need? It's time for a rude awakening.



15% FOOD

According to a USDA survey of food spending by U.S. households, the average American spends about \$122 per month on groceries. However, unless you plan to subsist on ramen, it's likely you'll spend considerably more than that. If you decide to eat out, the bill will quickly rise as well, unless you choose inexpensive options such as fast food. If you go this route, though, you may need some extra funds for a gym membership.



10% SAVINGS

You should always strive to devote at least 10% of your salary to savings. This will keep you in the mindset of paying yourself first. Build an emergency fund so that you don't have to rely on credit cards if a financial disaster strikes, for example, if you lose your job or your car dies. Get your savings in line before spending money on the following two items.



5% ENTERTAINMENT

While entertainment is certainly fun to spend money on, it does have to come last, after you have taken care of everything else. Luckily, it's likely you can find a lot of free things to do no matter where you live. The site Free-attractions.com can help you. As you pay off your debts and have more disposable income, you can start to branch out. You may find that you enjoy the free events and attractions more than some that are very pricey.

5% CLOTHING

Of course, you want to look good. Who doesn't? Designer clothes should not be your first priority, though, when you're starting out on your own. You may have to turn to thrift shops or consignment sales to keep your fashionista in check for a while. You can also trade clothing with friends and have new things to wear without spending any money at all. If you need clothing for work, such as a uniform, you might be able to deduct it on your taxes. Ask your tax advisor for details.



10% DEBT REPAYMENT

This one is highly variable. If you don't know how much your student loan payments are, you need to contact your lender and find out right away. As far as credit cards go, use them sparingly. The average American household with any credit card debt has about \$15,000 of it, according to CreditCards.com. Don't turn your household into one of these. Always pay at least the minimum payment and however much more you can. When at all possible, pay cash.

5% CAR INSURANCE AND MISCELLANEOUS PERSONAL EXPENSES

Your car insurance costs will depend a lot on your driving record, and your age will probably be a factor if you're male. The average cost is around \$100 per month. Of course, if you don't have a car you don't have to worry about this one, but you'll have other expenses that fit here. For example, you may have medical costs you need to pay for out of pocket.

Of course, these costs are only estimates. It's impossible to tailor them to you specifically in the context of a magazine article. So how do you determine how much everything will cost you? One good way is to use a budget worksheet for a month and see what you are spending on these items before you move out on your own. If someone else is paying for them now, ask them how much they spend on you and go with those numbers. If they are provided for you, such as food in a dining hall, it can take a couple months of guesswork to get the numbers exactly right, but put in a general estimate. Always estimate high so you will end up with extra money instead of falling short. This will give you a cushion in case an emergency happens. **Need help? Talk to a member service representative at your credit union.**

Take me out to the ballgame, **FOR PEANUTS**

If you're thinking about enjoying America's pastime, either by spending an afternoon at the ballpark or taking in a starry, starry night game, remember that it's not the cheap pastime that it used to be. According to Moneywatch.com, the average cost of attendance increased 1.7% in 2010. You'll likely spend \$25 a pop for average seats. On top of that, there's parking, refreshments and souvenirs. It's not uncommon for a family of four to blow \$200 in one afternoon.

It doesn't have to be that way, though. There are a lot of ways to save money at the ballpark. You can start saving money before you even get there.

CHECK THE SCHEDULE

Instead of going to a game on the spur of the moment, plan ahead and see when tickets are at their cheapest. Good options are games that are during the week, involve less popular opponents or are paired with promotions. For example, many ballparks offer nights when you can get a meal and a ticket to the game for one low price, or a student night when kids with good grades get in free. You can see all of the major league baseball schedules at MLB.com.

BUY IN BULK

If you have a lot of people going to one game or plan to go to a lot of games, buying in bulk is a smart idea. Ask about

group rates and ticket packages. You can often get the best deals on these if you buy them in the wintertime — way before the season starts. Sometimes you can find tickets on group buying sites, too, such as Groupon and Living Social.

BRING YOUR OWN FOOD

Baseball parks are some of the few places where you can bring your own food in — in most cases. Take advantage of it. Those vendors who line the streets on the way to the game are almost always cheaper to buy from than the ones inside the stadium. Or pack some munchies before you go.

WATCH WHERE YOU PARK

Parking at the stadium can be pricey, but there are other places to put your wheels. For example, in Baltimore, a local church rents out its lot for games, and you can park there for just a couple of bucks. Another option is to take public transit. Then you're not stuck in the crowd of people trying to leave the city either. Well, not for as long a time.

SKIP THE SOUVENIRS

You already know that the stadium is not the only place where you can buy gear emblazoned with your favorite team's logo. Instead of buying it at the game, check with vendors outside, or go to a store like Target or Walmart. Just have to

have a certain item? See if you can find it online for less. Ballpark finds often end up for sale on eBay.

HIT THE MINOR LEAGUES

If you have the option, attend a minor league game. Sure, you won't see the current hot players, but you may catch a glimpse of some stars in the making. Plus, you can sit close to the action for less money. Sometimes minor league tickets are available for \$5 or less. Minorleaguebaseball.com can tell you where to find your local team.

Sometimes you can get discount baseball tickets through your credit union. Don't forget to ask a member service representative.

Gas Pain Relief

FILL YOUR TANK WITHOUT BREAKING THE BANK

Black gold, Texas tea . . . whatever you call it, it's bad for the environment and expensive. So when you cut back on gasoline consumption, you not only reduce your carbon footprint, you save some serious cash at the same time.

DRIVE LESS

If you're going somewhere that's less than two miles away, and it's not 2 a.m. and pitch black outside, why not walk or ride a bike? If you're traveling somewhere in the city, you'll likely get there faster than if you drive anyway.

If you're going a longer distance, you still don't have to hop in your vehicle necessarily. Instead, hop on public transit. If you take public transit to work, your employer may even subsidize some of the cost.

But what if you live far from where you're going and don't live on a mass transit route? Perhaps you can travel with a friend or coworker. Share the ride and you'll have someone to share your fuel costs with. Plus, you'll have company.

If you have several errands to run, you don't have to do them in the order that they appear on your list. Instead, plan out a route that will let you do them efficiently — either driving out and back only once or going in a circle. That way you avoid zigging and zagging around town or backtracking.

INCREASE YOUR FUEL ECONOMY

You'll buy less gas if you boost your fuel economy. Here's how:

- Stop slamming on the brakes. It causes you to accelerate more, which is hard on the engine and uses more

gas. Instead, gently push down on the brake pedal and decelerate gradually.

- Use air conditioning when you're driving at highway speeds and turn it off and open the windows at lower speeds. At high speeds, the air resistance trumps any fuel savings you gain by not using the AC. At lower speeds, the opposite is true.
- Get rid of the rooftop bike rack or luggage rack if you don't use it regularly. This also increases air resistance.
- Take heavy things out of the trunk. You don't need golf clubs, suitcases or whatever weighing your car down and causing it to work harder.
- Rein in that inner NASCAR driver. Once you get above about 65 miles per hour, your fuel economy plummets.
- Don't idle longer than 90 seconds. Instead of going through the fast food drive-thru, park and go inside.
- Avoid stop-and-go traffic as much as possible.
- Use the right grade of oil for your car. This will help it run more efficiently. Check your car's owner's manual for this information, or ask a mechanic you trust.
- Check your tire pressure. Underinflated tires can lose you about two

percent of your fuel efficiency per pound. Don't overinflate them either. The ideal number should be printed inside the vehicle's door.

- Use cruise control if you are not driving in too much traffic. It will keep you from having to repeatedly accelerate.

BUY CHEAPER GAS

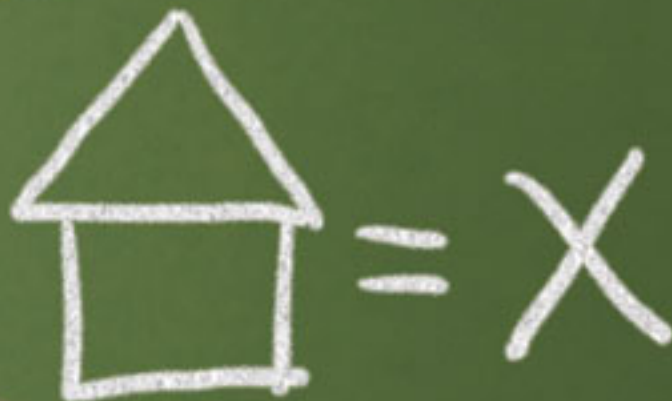
Use a site like GasBuddy.com to find out where the gas is cheapest. Another way to find cheaper gas is to not go to the first station after you get off the interstate or after a long stretch of road with no refueling stops. They tend to have the highest prices since they get more business. Of course, if you're running out of gas, you may have to make an exception.

Whether it's better to fill up when your tank is half full or when your car is running on fumes is open to debate, but waiting too long may ruin your chances of finding the best price. You're stuck with whatever's closest when your engine is about to shut itself down!



Home Equity

EXPLAINED



It seems so simple. You've got a house, you've got a loan — and at a super competitive rate to boot. It is that simple in theory, but not in practice. The process of getting a home equity loan, and of deciding if you should even try to get one, is actually quite involved.

Before you can apply for this type of loan, you must, of course, own a home. And you must have a decent amount of equity in it. To determine how much equity you have, you will have to get your home appraised to see what its current value is. It makes no difference what you paid for it. The only thing that matters is what it's worth now. Depending on what your credit union requires, you may be able to get by with an appraisal that involves no more than seeing what other homes in your neighborhood are selling for. In other cases, an appraiser will have to actually come out and visit your home to determine its value.

Once you have your home's appraised value, you can simply subtract your current mortgage balance from it. This is your available equity.

Note that sometimes you cannot borrow against 100% of your equity. It can depend on your credit rating and your credit union's policies. It's also true

that you may not want to borrow all of the funds that you are entitled to. The more you borrow, the more you will have to pay back at a later date.

TYPES OF HOME EQUITY LOANS

Almost all credit unions offer both varieties of home equity loan: the fixed rate loan, which is also referred to as a second mortgage loan, and the home equity line of credit, or HELOC.

Obviously, the fixed rate loan has a fixed rate, meaning it is the same for the life of your loan. When you get a fixed rate loan, you only get money once, and you start making payments on it right away. A lot of people use this type of home equity loan for one-time large purchases, such as cars, weddings or vacations. They can also be a good choice for bill consolidation.

The home equity line of credit works more like a credit card, and it has a variable rate, which means it is tied to some sort of index, so it can rise or fall, or both, over time. With this loan, you are given a set draw period during which time you can borrow as much as you like up to the limit of your loan. When you pay off some of it during this period, the

line is replenished, meaning the money is available for you to use again. Often, you'll get a special debit card or set of checks to make it easy to draw on your line. Once your draw period ends, you can no longer access the loan and you must repay it as you would a fixed rate loan. This type of loan is good for ongoing expenses, like tuition payments or home remodeling.

RISKS VS. REWARDS

One of the great things about a home equity loan is that the interest can generally be deducted on your taxes. Most Americans can deduct the interest on the first \$100,000 borrowed on a first or second home.* If you have a home equity loan on more than two homes, you will have to pick two to use for the tax advantages. You may be able to deduct more if you use the money for home improvements. Check with your tax advisor, especially since tax law can change from year to year.

The biggest risk you take by borrowing against your home is, well, that you are borrowing against your home. If you

default on your loan, you can go into foreclosure. If you have trouble with your main mortgage and you decide to sell your home for less than what it's worth — also called a short sale — you may still be responsible for the debt incurred through your home equity loan. Do not

Lines of credit are best for ongoing expenses, like tuition payments or home remodeling.

borrow more than you believe you can afford to make in payments.

So is it a good idea for you to take this type of risk? Bankrate.com has a calculator that can help you make that decision. You'll find it at www.bankrate.com/calculators/managing-debt/borrowing-calculator.aspx. The credit union's lending department is also an excellent resource.

*As of April 2011.

Fixed Rate or Line of Credit?

FIXED RATE LOAN

- Easy budgeting
- Good for large purchases
- Rate doesn't change
- Repayment starts right away
- Disbursed in a lump sum

LINE OF CREDIT

- Can be drawn on as needed
- Good for ongoing expenses
- Rate may change
- Easy access to funds
- Replenished as you repay it

However you decide to tap your home equity, remember this advice:

"One last tip: go to a credit union. Credit unions often offer better home equity rates than other banks and lenders."

— The Wall Street Journal Online



PRESCRIPTIONS FOR

Healthcare Savings



Even if you have insurance, you've likely noticed that healthcare costs are rising, so it makes sense to try to cut your costs any way you can. Here are some strategies for doing that.



USE YOUR INSURER'S NETWORK

Whether you have an HMO or a PPO, it's smart to use your connections, so to speak. Oftentimes, insurers negotiate lower rates with participating doctors. Go out of network and you may be surprised by a bill for a pretty hefty amount that your insurance didn't cover. Don't forget to check when you're going to specialists, too. For example, if you're going to be hospitalized, check the facility and any doctors you will see while you are there.



STAY OUTPATIENT

While surgery is normally expensive, it is often the hospital stay that really costs you, at prices like \$400 a night. Ask the surgeon if they do any work at outpatient clinics. It's likely you can save a bundle on facilities fees and still get the same quality of care. Also try going to urgent care facilities instead of the emergency room. If your illness is very minor, you may even be able to get treated at a chain pharmacy like CVS. Many of the stores have clinics. The average in-network ER visit costs \$933, according to *Kiplinger's* magazine, compared with the CVS cost of about \$33.



DO YOUR RESEARCH

Just as you can shop around for a car, you can shop around for healthcare. Compare prices for medical procedures at Healthcarebluebook.com so that you know when you are being overcharged. The site even provides printouts of fair pricing that you can show to your healthcare provider. It doesn't hurt to get several different opinions, even when it comes to pricing.



4 ORDER DRUGS DIFFERENTLY

Just because a doctor prescribes a medicine one way doesn't mean you can't ask them to change it in order to save you money. For example, sometimes you can order pills at twice the dose you need and then cut them in half. The price for the larger dose pills and the smaller dose pills will often be almost exactly the same. Just be sure that your pills are splittable. This is a question for your doctor or pharmacist.

Another way to save is by taking generic instead of name brand medication. No generic available? Ask if you can switch to another drug that treats the same condition. Check out drug prices at DestinationRx.com. It's a good resource to use if you're looking to replace your medication with another one. Of course, check with your doctor, too.

Using mail order pharmacies can save you money. They usually charge far less than brick and mortar ones. Your insurance may even have a company that it works with. Lastly, see if the drug manufacturers offer discount coupons or even free sample packs of the drugs you take.



5 CHECK YOUR STATEMENTS

When you get bills and statements of benefits in the mail, do you take the time to look at them or do you just push them aside or throw them in a drawer? While they are not the most interesting things in the world, it's important to look at them carefully to see if you were overcharged. If so, let your insurance company know

right away so that someone can look into it. Compare the bill and the statement of benefits to make sure everything matches up, and always get itemized receipts for all of your medical care so that you don't have to go through any guesswork.

Sometimes claims that are underpaid take a while to make their way through the chain of command at the insurance company. Always keep the medical provider in the loop so that you don't end up getting sent to collections.



6 SEE IF YOU CAN NEGOTIATE

If you have a high-deductible plan, or no insurance at all, you may be able to work with your healthcare provider to get a lower rate. Some would rather get payments right away

than go through an insurance company. Start by offering to pay 50% of the bill and then go up from there. Of course, it's better to try this at the beginning of your appointment than afterwards.



7 "AN OUNCE OF PREVENTION . . ."

Why get medical care when you can get preventive care instead? You've probably heard all of this before, but it costs less to eat right, exercise and quit bad habits like smoking than it does to get medical care for the problems such measures can help you avoid. Find out if your employer, your insurer or both offer you incentives to do those things. If not, do them anyway!

Just How Bad Are Healthcare Costs?

This bad:

- In 2009, *The American Journal of Medicine* reported that a survey of people who had filed for bankruptcy found that 62.1 percent of the bankruptcies could be traced to medical bills.
- Three-fourths of those people with medically related bankruptcies had health insurance!
- A survey conducted last year by the Commonwealth Fund found that one-fifth of U.S. adults had major problems paying medical bills.
- That same survey also found that one-third of U.S. adults went without recommended care, did not see a doctor when sick or failed to fill prescriptions because of costs.
- Young adults have been hit especially hard by rising medical costs. Another Commonwealth Fund study found that the number of young adults between 19 and 29 who couldn't afford the care they needed was much higher than that for adults in general, at 45 percent (up from 32 percent in 2001).
- Forty percent of the young adults surveyed had problems paying medical bills, had been contacted by a collection agency over unpaid bills, had to change their way of life to pay medical bills, or were paying off medical debt over time. Of those with medical bill problems or medical debt, one-third had to deplete their savings to pay their bills and one in five had to take on credit card debt.

KID-FRIENDLY Snacks

It seems like kids are always hungry, and it's simple to just toss them a bag of cookies and send them on their way. Sometimes it can even make you forget about the impending sugar rush. But it can be better and, surprisingly, less expensive to create one of these healthier snacks instead. If your kids are old enough, they can even help or make them themselves.



FROZEN GRAPES

Okay, this one's super-easy. Just pull the grapes off the stem and pour them into a colander. Rinse them and strain them, and make sure they get dry. Then place them on a cookie sheet covered in waxed paper. Put the cookie sheet, or plate, if you have a smaller freezer, in the freezer for about an hour. Take the grapes out and place them in a freezer bag. Pull them out and eat when you're ready. The purpose of the waxed paper is to keep the grapes from sticking together.

ANTS ON A LOG

Cut celery stalks into four equal pieces, discarding the leafy part at the top. Flip them so that the side with the indentation is face up. Fill that indentation with peanut butter. (The creamy type tends to fit better.) Top the peanut butter with a row of raisins.

SIMPLE DEVILED EGGS

Take a dozen hardboiled eggs, pull off the shells, cut them in half and place the yolks in a resealable plastic bag. Add a

quarter cup of low-fat mayonnaise to the bag, along with a half teaspoon of mustard and a quarter teaspoon of salt. Seal the bag tight and let your child mash the contents together until they're mixed. Cut one corner off of the bag and squeeze to pour the mixture into the egg whites. If you want, you can top the eggs with paprika.

CHEESE SHAPES

These are just like cubes, but way more fun. Slice up a block of cheese into slabs of about a quarter inch in thickness and then use metal cookie cutters to make hearts, stars, circles or whatever shapes you have. If you don't have cookie cutters, you can use a knife instead; it just takes a little more effort. Use your kids' favorite cheese or mix up different types to make colorful stacks.

MICROWAVE S'MORES

These taste just like the open flame kind but are a lot easier for kids to make without supervision. Assemble each s'more by placing one chocolate square and one marshmallow between two graham cracker halves. Place the stack in the microwave for 30 seconds. If the marshmallow's not completely melted, add another 15 seconds. Put the stack on a plate to avoid making a mess.

MELON BALLS

This is another one that's a piece of cake. Purchase a melon baller for a couple of dollars at any kitchen supply store. Then simply cut a melon in half, pull out the seeds and start scooping. You can freeze your melon balls just as you would grapes. Cantaloupe, honeydew and watermelon all work great.

Other good snacks that don't require much effort are crackers and American cheese, air popped popcorn, pretzel sticks, sliced cucumbers, pickle spears, apples with peanut butter and that old standby, PBJs.

Find a Branch Near You

BFSFCU® has joined with **4,300+** credit unions across the U.S. in a cooperative effort to bring you the convenience of performing branch transactions anywhere in the country.

Many locations offer extended and weekend hours for added convenience. Visit [BFSFCU.org/SharedBranches](https://www.bfsfcu.org/SharedBranches) to find a Shared Branch near you.



- ▶ Make deposits and withdrawals and cash checks¹
- ▶ Post payments to your BFSFCU loans
- ▶ Transfer money between your Credit Union accounts
- ▶ Obtain money orders and traveler's checks²



¹Allowable withdrawal amount subject to local Shared Branch policies.

²Independent fees and charges by Shared Branch may apply. Service may not be available in all outlets and locations.

Please Join Us This Fall!

Our popular **FREE Seminar Series** includes some important topics lined up this fall that we feel will be relevant and useful to the financial lives of our members.

Car Buying

Estate Planning

Financing a College Education

Home Selling

Introduction to Credit Reports & Credit Scores



For more information and registration details, please visit [BFSFCU.org/seminars](https://www.bfsfcu.org/seminars).

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