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## Join Our Board of Directors

Are you interested in taking a more active role in your credit union? If you would like to contribute to managing the overall conduct, direction and stability of BFSFCU, we have an excellent opportunity for you. BFSFCU is currently seeking three new members to serve on our Board of Directors. All BFSFCU members, including both sponsor-based members and family members, are welcome to seek nomination. We always encourage members with various backgrounds to consider serving on our Board of Directors.

Those who are interested in becoming a candidate for our Board of Directors have until **Nov. 23, 2011**, to submit a Request for Nomination. To learn more, please visit [BFSFCU.org/elections](http://BFSFCU.org/elections).



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# Insight to

# PROSPERITY

# Free

We Still Believe in **FREE**

MINI  
NEWSLETTER

# We Still Believe in **FREE**

A few of the major banks have made the headlines in the past few weeks—some for deciding to charge their customers up to \$60 per year for debit/check card usage and others for wanting to charge \$15 to \$20 monthly to their customers with low checking account balances.

We would like to take this opportunity to assure our members that we are proud to offer the convenience of our Visa® Debit Card as a **FREE SERVICE**, regardless of the type of Checking Account you may hold or what your balance may be. We also proudly continue to offer our **no-monthly-fee** Checking Account that does not require a minimum balance.



## You are **FREE** to Use Any ATM in the U.S.

Our unmatched **ATM Surcharge Rebate Program** offers you the convenience of accessing your money from any ATM without having to worry about the fees. Once you're enrolled in the program, all surcharge fees associated with cash withdrawals made using your BFSFCU Visa Debit Card at any ATM in the U.S. will be rebated to you at the end of statement period.

## You May **CONTINUE** to Earn Points for Purchases

Some banks have also mentioned that they will consider eliminating the rewards programs associated with their debit/check cards. Our popular **Debit Member Rewards** program will remain intact for a low annual fee of \$19. Also, if you have a Visa Platinum Member Rewards Credit Card, we will continue to aggregate your points so that you may benefit from even greater redemption options.

To enroll your Visa Debit Card in Member Rewards, please visit [BFSFCU.org/rewards](https://www.bfsfcu.org/rewards).

## We **ALWAYS** Welcome Your Family

There has never been a better time to invite your family and household members to **join BFSFCU**. We understand that switching financial institutions can seem like a daunting task, but we will work with your family to make the process as smooth as possible so that they will get to enjoy all of the benefits of membership that you have already come to appreciate.

All you have to do is visit **[BFSFCU.org/refer](https://www.bfsfcu.org/refer)** to provide the contact information for your family and/or household members and we will send them an invitation to join.

