

# PROSPERITY

## Do You Qualify for a Home Equity Loan?

We'll tell you how to do it.

- Keep Warm for Less
- Holiday Savings Accounts and Loans
- Low-Cost Winter Break Fun



BANK-FUND STAFF FEDERAL  
CREDIT UNION

# Start the New Year Right with Personal Money Manager

If one of your New Year's resolutions is to get your finances in order, Personal Money Manager (PMM) in Online Banking might be the best tool to help you get there.

## Categorize Your Activity

From utilities and groceries to loan payments and child care expenses and everything in between, you will know exactly how your money is being spent.

## Customize to Meet Your Needs

PMM has pre-set categories to help get you started, but you are more than welcome to create custom category titles to best suit your needs.

## View Personalized Reports

A quick summary of the activity in your accounts will allow you to see what percentage of your income is being spent on specific expenses.

To start utilizing PMM today, log on to Online Banking, click on the Self Service tab and in the Personal Money Management box, select Add Categories.



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# NAVIGATE THE MALL

## *Like a Pro*



**H**ate holiday shopping, especially at the local shopping mall? Fret no more. There are ways to make the best of a tough situation — that will enable you to catch the sales and avoid the crowds at the same time. And you don't have to do all of your shopping online.

Shopping online is one of the best options out there for beating the holiday crowds. It doesn't help, though, if you can't find what you want on the Web, or if you want to be able to see the items in person before you make your purchase. It's also not useful if you — like many — wait until the very last minute. Well, Christmas Eve is a decent time for deals ...

Forced to navigate the mall? Don't do so unprepared. If you try these tactics, you'll end up spending less money and less time fighting the crowds and standing in line.

### MAP OUT THE MALL

Get a copy of the store directory. Most major malls have them on their websites, and some even have paper handouts at the customer service desk. Decide on an order

in which to visit the stores that makes sense and doesn't involve any backtracking. If you can, shop with a friend, and each of you can handle one section of the shopping center.

### SHOP WITH A LIST

Holiday time is not the best time to just wander and see what you see in the windows. It's great if you're just looking at the animatronic elves, but not useful if you actually want to make purchases. Instead, use the ads and the stores' websites to come up with a list ahead of time. Mark it with names, prices and store locations. Circle pictures and product descriptions if you have them so you can ask an associate where the products are as soon as you enter the store. If you're going to purchase a popular or hard-to-find item, call ahead of time to ensure that it's in stock.

### BE AWARE OF LINE LOCATIONS

The checkout area may be packed, so look for other spots where you can make your purchases, such as at the jewelry counter, the photo counter, the pharmacy or the customer service desk. Note that when

you're at a department store, you can almost always check out in any department. For example, you can buy the winter coat in the tools department or even the hair salon.

### TIMING IS EVERYTHING

Hitting the Black Friday or Cyber Monday sales — or both — will save you some dough. But if your main goal is saving time, shoot for weekday mornings. Take a half day off from work if you have to. It could save your sanity. Go before 11 a.m. or you may run into a large crowd of people. Many choose to shop on their lunch breaks.

### KEEP A PAPER TRAIL

It's easy to forget what purchases you've made if you're shopping for a lot of people. You'll do yourself a big favor by writing them down. Create a file and keep all of your receipts — not only for your records but also so that it's easy to make returns if you have to.

### USE THAT FREE GIFT WRAPPING SERVICE

In-store gift wrapping services are a huge time saver and are often cheaper than buying the paper and ribbon even if you make a charitable donation. Not only do the people who work at these tables do a pretty good job, but they can also get your presents wrapped fast, and before the kids have a chance to find them. Procrastinators who wrap everything at the last minute are strongly advised to take advantage of this option.

### BEWARE OF IMPULSE PURCHASES

See a great deal on coffee makers? Resist the urge to buy one for everyone on your list — even your favorite aunt who can't stand to drink hot beverages. Instead, do your online research and find something you think she'll really like. Otherwise, it will just get returned or regifted next year. Don't use rushing as an excuse to be careless.

## Holiday Shopping with Kids

If you have to bring the kids with you, here are some sanity savers:

- ✓ Bring snacks to avoid belly rumbling.
- ✓ Pack toys or comfort items, like blankets, if your kids are small.
- ✓ Involve the kids in the process. Ask for their input. It can be something minor, like what to have for lunch.
- ✓ Decide on a meeting place if you get separated. Tell kids which people are safe to talk to (i.e., sales clerks, police officers or security guards).
- ✓ Reward good behavior, perhaps with a small gift or a treat.
- ✓ Watch your purse or wallet. Pickpockets target harried parents.
- ✓ See if your mall has a "secret shop" where kids can buy small presents for friends and family.

# HOW TO QUALIFY FOR A **Home Equity Loan**



**W**ithout a doubt, a home equity loan is one of the best ways to borrow if you currently have a mortgage or your home is completely paid off. You do have to keep in mind, though, that it can be risky to take out a loan that is not in your best interest, such as one with a high interest rate or terms that will prove impossible to meet. Instead of just going into default, you risk losing your property.

Instead of getting this type of loan from just anywhere, it's smart to go through a trusted lender like your credit union. In order to do so, you have to meet some qualifications. These are meant to protect you (as well as your fellow members, of course) by making sure you don't get in over your head.

it's smart to go through a trusted lender like your credit union

## **GOOD CREDIT HISTORY**

While the credit union is willing to work with people that have less-than-stellar credit, it's a good idea to work on your problem areas before applying for a home equity loan. How do you do that? It's simple. Make sure you pay all your bills on time, even if you can only pay the minimum amount. Also pull a copy of your credit report and ensure that there are no mistakes on it that could hurt you. You can do so for free by visiting [annualcreditreport.com](http://annualcreditreport.com). A lot of lenders will offer you a loan no matter what your credit is, but it will likely be at an interest rate that is impossible to afford.

## STABLE INCOME

It's tough to pay off a loan if you don't have steady income, so it's important to have some proof that you do, such as a couple of recent paystubs. It's easier to get a good loan if you've been at your job for at least 12 consecutive months. It's also important to have more money coming in than you have going out. To determine where you stand, calculate your income to debt ratio (see sidebar). Your debt should not be greater than 38% of your income as a rule.

## LOAN TO VALUE RATIO

Your loan to value ratio (LTV) determines how much you can afford to borrow using a home equity loan. It basically constitutes the amount you owe on your mortgage divided by the appraised value. If your home is worth \$100,000 and you've paid \$30,000 on your mortgage (toward principal, not interest) for example, you have an LTV ratio of 70%. When you add the amount of your home equity loan to your mortgage balance, that LTV ratio will change. A lower number is always preferable, especially if you plan on financing your closing costs in your loan. It may be difficult — or unwise — to borrow up to an LTV of higher than 80%. Talk to a loan advisor to see what he or she recommends.

# Calculating Your Income To Debt Ratio

### To get your monthly debt, add:

Monthly mortgage payments and rent payments

+

Minimum monthly payments on credit cards

+

Other monthly loan payments

TOTAL = \$ \_\_\_\_\_

### To get your annual income, add:

Annual salary before taxes

+

Annual bonus or overtime pay (if applicable)

+

Other guaranteed annual income

+

Other regular payments received

TOTAL = \$ \_\_\_\_\_

$\frac{\text{INCOME}}{12} = \text{MONTHLY INCOME}$

$\frac{\text{MONTHLY DEBT}}{\text{MONTHLY INCOME}} = \text{YOUR RATIO}$

Divide the annual income total by 12 to get your monthly income. Then divide your monthly debt by your monthly income. If your number is over 40%, take steps to reduce it immediately, either by increasing your income or paying off higher rate debt.

# WINTER Workouts

Ever join a gym? Maybe your experience was something like this. You looked at the cost and thought, “That may be a lot of money, but I’ll come to the gym often enough to get my money’s worth.” But then you didn’t.

If that’s your story, you’re far from unique. A few years ago, a couple of economists did a three-year study of health clubs and found that people overestimated by over 70 percent how much they would use their annual memberships. Since belonging to a gym can cost as much as \$800 a year, that means a lot of people are throwing away a lot of money.

Even if you’re one of those disciplined types who can make good on their

resolutions to hit the gym regularly, you don’t need to add that expense to your budget, even when it’s chilly. Exercising outdoors can be a year-round activity as long as you know how to do it safely. Read on and you will. *(Note that this article does not constitute medical advice and you should consult your doctor if you have serious health problems.)*

## DRESS RIGHT

Even though it’s cold outside, vigorous physical activity will warm you up considerably, so don’t don that ski parka unless all you have in mind is a leisurely stroll around the block. Instead, wear these three layers:

1. A synthetic top and pants next to your skin — Do not wear cotton, which absorbs sweat and can actually make you colder.
2. Fleece or wool as the second layer — Keep the bulk to a minimum. Think a sleeveless vest or a thin pullover.
3. A weatherproof jacket on top — Think thin. Use an item like a windbreaker jacket. You want to maintain flexibility, and it makes this layer easier to carry if you remove it.

Cold puts your extremities at a higher risk, because your body wants to retain heat in its core. That makes it super important to protect your hands and feet. Wear a thin pair of gloves under a pair of fleece mittens, and pick up shoes a half size larger than normal so you can accommodate thicker socks. Don’t forget earmuffs, a scarf and a knit hat as well.

## STAY SAFE

When running or walking outside in the winter, you need to think about more than just staying warm. You also need to avoid injury. Since it gets dark early in winter, wear light-colored clothing or clothing with reflective tape on the outside of it. Some choose to put lights on their shoes as well or to wear a headlamp. The key is to be as visible as possible to motorists. If it’s icy, be sure the tread on your shoes is not overly worn, or invest in a traction product, such as Yaktrax, for extra stability.

Another safety tip: sunscreen. The sun can be just as damaging to skin in the wintertime, and it can even prove worse when its rays reflect off ice and snow. And be sure to drink plenty of water. You are still at risk for dehydration.

Not all weather is appropriate for exercising outdoors, no matter what precautions you take. The Mayo Clinic advises that if the temperature or wind chill drops below zero it’s wise to stay indoors. Even with your warm clothing, you still put yourself at risk of frostbite. Not sure if you can handle the cold? Plan a circular route. That way you can always shortcut back if things get too bad.

## Indoor Alternatives to the Gym

- **YOUR LIVING ROOM.** Exercise with a video. Your local library will probably have some.
- **THE LOCAL MALL.** It’s likely it already has a mall walking club that meets in the early morning.
- **A COMMUNITY CENTER.** Sometimes the YMCA and other neighborhood centers have free or inexpensive classes available. Try community colleges too.
- **THE OFFICE.** Get a group together and suggest a corporate yoga class, or just sit on an exercise ball as you type.



# BEAT THE HIGH COST OF Heat!

Preparing for the winter means stashing the shorts and sundresses and pulling the wool coats and windbreakers out of storage. It can also mean bracing yourself for skyrocketing energy bills, especially if you live in one of the colder areas of the country. So what can you do about it besides setting aside some extra cash to compensate? Plenty. In this age of going green, it makes sense to be energy efficient for two reasons. First, it's better for the planet, and second, it can save you some big bucks in the long run.

## GET WITH THE PROGRAM

If you don't have a programmable thermostat yet, it's time to explore this option. While you will incur a one-time expense of around \$100, you're almost certain to make that money back within weeks. According to Good Housekeeping magazine, you can save one percent on your heating bill for each degree you set your thermostat back over eight hours — over the course of a year. Turn it down 10 degrees lower than you normally do overnight, and that's 10 percent per year. You can do this with a manual thermostat, but that means remembering to turn the temperature down each night before you go to sleep, and you won't have the benefit of a toasty house when you wake up. It also makes sense to turn the temperature down during the day when family members are at work or school. Of course, take pets into account before leaving the house at 45 degrees.

## SECURE WINDOWS AND DOORS

While you probably already lock them to prevent break-ins, you may not realize how much cool air is getting in through the cracks around your windows and doors. Luckily, there are some easy ways to keep things a bit more toasty. First of all, use your curtains and blinds to your advantage.

Open them during the day when the sun is out to catch the solar heat, and close them at dusk to trap it in. Make sure curtains sit outside the window frame so they can block drafts in the gap where the frame meets the window, instead of sitting inside and being merely decorative. If there are any visible cracks or holes at window or door seams, fill them with caulk or weather stripping. Add sweeps to the bottom of doors that lead outside or to an unheated area like the garage.

## DON'T TURN OFF THE CEILING FAN

It may seem counterproductive to use a fan during the winter, but the same appliance that keeps you cool in the summertime can also keep you warm; it just takes a couple of adjustments. First, you'll need to change its direction from counterclockwise to clockwise. This way, it will direct air upward instead of downward, causing the hot air (which rises) to be forced back down toward the floor. (There should be a switch on the bottom of the fan to reverse its direction. It may or may not be labeled.) Put the fan on its slowest setting instead of its fastest, giving it enough speed to circulate air but not enough to create a breeze.

## DRESS WARMLY

For some, this is a no-brainer, but many walk around their homes in the winter time dressed in shorts and tees or other summertime garb — not a good idea if you want to save money. To supplement your winter wear, pick up heated items, like blankets,



## A Word About Space Heaters

Keeping the house temperature lower and simply putting space heaters in the rooms where you spend time can help you save a significant amount on heat. However, if these heaters are not used properly, they pose a serious risk. The U.S. Consumer Product Safety Commission reports that 25,000 residential fires are associated with them each year. Always follow these guidelines:

- Stay away from gas heaters if you have kids or pets or you're at all clumsy.
- Keep any flammable items at least three feet away from the space heater.
- Make sure your heater has an automatic shutoff that goes into effect if it tips over.
- Always plug the heater directly into the wall, not into an extension cord or power strip.
- Unplug the heater before you leave your home. Don't just power it off.

socks and gloves. Wearing them is cheaper than keeping the temperature in the house higher.

# What's Your Money Personality?

We've all taken those personality tests that tell us if we're a dreamer or an accountant or whatever else. But did you know you also have a personality when it comes to how you deal with money?

Sharon Durling wrote about just that in the book *A Girl and Her Money*. She divided everyone into eight distinct categories, some more flattering than others. One may describe you perfectly, or you may find yourself fitting into several.



## THE MISER

1

- Wealthy or well off but not generous.
- Treats himself or herself to splurges but spends little on others.
- Can breed resentment among friends and family.

Durling describes this person as someone who goes on world tours but treats guests to dinner on paper plates.

**THE FIX:** Donate to charity and spend some time helping others.

## THE SAVING HOARDER

2

- Well off, but will not spend much money, even on himself or herself.
- Appears to have a low income, but leaves a large inheritance.
- May not spend money out of fear of losing it.

This person, at the extreme, may neglect his or her basic needs.

**THE FIX:** Take a small risk, like buying a plane ticket to see family, and reap the rewards.

## THE SPENDING HOARDER

3

- Makes adequate money but tends to spend it on trivial things.
- Cannot pass up a sale item, even if it is something not useful.
- Has a house or storage unit full of stuff.

This person may spend money to help fill a void in personal relationships.

**THE FIX:** Learn to let go. Have a yard sale to declutter.

## THE AVOIDING PERFECTIONIST

4

- Has no idea how much money he or she has in savings or as a loan balance.
- Purposely avoids dealing with financial issues.
- Is completely risk averse when it comes to investing.

Ignoring money issues and hoping they go away on their own can get this person in trouble fast.

**THE FIX:** Start small but start investing. Squelch some of that fear of the unknown.

## THE GREEDY ACCUMULATOR

5

- Will step on others to make it to the top of the corporate ladder.
- Puts money as a priority over everything else.
- Sometimes sacrifices personal values if it means a bigger paycheck.

Some bosses love the person with this type of money personality. However, most spouses do not.

**THE FIX:** Relax. Take a vacation away from work to learn there are other important aspects of life.

## THE LOVE SEEKER

6

- Spends money on others in order to try to gain their favor.
- Chooses romantic partners based on things like the house they live in or the car they drive.
- Is always working to impress friends and neighbors via material goods.

This person may end up in shallow relationships and neglect true friendships.

**THE FIX:** Get back in touch with the people that knew you "back when," such as siblings and childhood friends.

## THE IMPULSE BUYER

7

- Sees something he or she wants and has to have it NOW, NOW, NOW!
- Borrows money for things that are unnecessary.
- Often suffers from buyer's remorse.

A person like this can get buried in credit card debt, and quickly.

**THE FIX:** Shop with cash or a debit card. Don't believe everything you see on TV.

## THE PEACEFUL MONEY MANAGER

8

- Has a good balance of saving and spending.
- Knows how to invest wisely or works with someone who does.
- Maintains a healthy attitude toward debt.

**This is the personality we should all strive to have. Your credit union can help you achieve it. If you're not a Peaceful Money Manager, set up an appointment with a member service representative today to discuss trouble spots in your money personality and the steps you can take to change it.**



# AFFORDING

the

# Holidays

The holiday music is playing, the decorations are up, the table is set for a feast ... but do you find your mind drifting elsewhere? Are you thinking about just how you are going to pay for all of the expenses? That's what your credit union is for. It offers two different ways to fill the holidays with green, without your seeing red for months to come.

One good financing option you can take advantage of now is a low-rate holiday loan. These loans, which are usually for fairly short terms, allow you to borrow for any holiday need, including things like airline tickets and ski equipment to use on your favorite slopes. Normally, they have a fixed rate and you have to repay a set amount each month. Most credit unions do not charge prepayment penalties, so you can pay your loan off as quickly as you wish, for example, when that holiday bonus kicks in.

#### ADVANTAGES OF A HOLIDAY LOAN INCLUDE:

- You can get the cash you need now.
- You can repay the loan over time, or within weeks.
- You will get competitive rates and terms at your credit union.
- Your payments can be made automatically.

Many members choose, either instead of or in addition to a holiday loan, to set up a holiday club or holiday savings account. The best time to do so is in January. With an account like this one, you make regular deposits on a set schedule (usually biweekly). You can do so automatically

through a payroll allotment, by mail or in person. The balance keeps building and dividends keep accruing throughout the year, so you have a bit of a nest egg when the holidays come around.

To motivate you to keep the money in the account instead of spending it, there is a penalty for early withdrawal. This is very similar to how a share certificate works. The difference is that you automatically get your money transferred to your share savings or checking account in the fall, no matter when you open the account. The best way to use this account is to set up a payroll deduction and then forget you have it. You'll be pleasantly surprised when you see the resulting balance.

#### ADVANTAGES OF A HOLIDAY CLUB ACCOUNT INCLUDE:

- There are no interest charges.
- You can budget throughout the year.
- Automatic deposit options are available.
- Your money is transferred to your savings right when you need it.

Need some additional holiday help? Other options include skip-a-pay, which lets you take a break from a loan payment for a fee, or a personal loan or line of credit. You can also see if the credit union offers special credit card deals during December, such as promotional rates or rebates.



## Protecting Your Holiday Savings *(and other savings too)*

Anytime you see something from your credit union about their holiday club account or any other kind of deposit account, you'll also see a notice that the credit union is federally insured by the NCUA (National Credit Union Administration). That's there to let you know your money is every bit as safe at the credit union as it would be at any bank — and much safer than it would be in the stock market.

The NCUA was established in 1970 to oversee and charter credit unions. Not long afterwards, the National Credit Union Share Insurance Fund was created and the NCUA assumed responsibility for administering it.

Not every credit union is NCUA insured. Federal credit unions are automatically, but not state-chartered credit unions. Most of the latter do elect to be NCUA insured, however.

The protection the National Credit Union Share Insurance Fund provides is similar to that provided to banks through the Federal Deposit Insurance Corporation (FDIC). As with FDIC insurance, there are limits to that protection. Generally speaking, your coverage tops out at \$250,000, but if other members of your family are members of the credit union, it's possible for you to allocate your funds in ways that will increase the entire family's coverage.

Ask a member service representative at the credit union for details if you'd like to find out how to structure your family's accounts for maximum protection.



# KEEPING BOREDOM at Bay

## Things to Do with the Kids on Winter Break

That last week of the calendar year can be either a relaxing one or a stressful one, depending on what your plans are. Either way, it is less enjoyable if you have to hear shouts of “I’m bored!” every five minutes. Not heading to an exotic or family-friendly locale? It doesn’t mean you can’t keep your family entertained — and you may discover some new things about your town and get some of that important family bonding time to boot.

### GAME DAY

No, this doesn’t mean watching football (sorry, fellas). It means digging all those old board games, cards and dominoes out of the closet. Try playing the games the original way and then making up new versions. For example, if you have dominoes, some children will be entertained for hours standing them on end and then knocking them over. Card houses can also be a blast to build, especially for those with a little bit of patience.

### ART MUSEUM

Too cold outside to venture to the art museum? Make your own instead. Before winter break starts, fill a box with supplies like glue, scissors, crayons, glitter, pipe cleaners, old paper towel tubes, construction paper, Popsicle sticks and paper plates. Let kids create their own works of art and then show them off and explain them to everyone else present. Serve grape juice and cheese and pretend it is a real opening. Need some arts and crafts ideas? Try [artprojectsforkids.org](http://artprojectsforkids.org). It has ideas that will appeal to kids of different ages, from the very young to preteens.

### SCHOOL REFRESHER

The last thing kids want to think about during winter break is school, but sometimes it’s good to keep the ideas

flowing. This doesn’t mean you have to sit down with the textbooks, unless Junior has a report due the day he gets back. Instead, you can work on sharpening skills in a more entertaining way, such as by reading a book together or shouting out the answers to math problems using flash cards. Set a goal and reward him with hot cocoa for a job well done.

### PLAY DATE

Weather permitting, invite other parents of younger children to join you. Have them bring over some of their children’s favorite activities to introduce to your kids. You may be able to fit in a little grown-up time while they entertain each other.

### ENJOY THE WEATHER

Rain or snow outside doesn’t automatically equal staying inside. Dress the youngsters up in their snowsuits or galoshes and spend some time building snow forts or stomping in puddles. Don’t forget to don the right gear yourself. Remember how exciting sledding or doing the rain dance used to be?

### PICNIC INDOORS

If the weather is wintry, celebrate summer weather instead. Throw a blanket down in the living room (in front of the fireplace is perfect) and enjoy lemonade, hot dogs, potato salad and all of those other delicious summer staples. See if you can find indoor versions of horseshoes, miniature golf and the like. Hasbro makes some products like these under the Nerf brand. For very young



## If You’re Willing to Wander . . .

You don’t have to pay a lot of money to have an interesting travel experience. It’s likely there are some local spots that you never even knew existed. Get a travel guide from the library to find some fun ways to be a tourist in your own town. Or just go online. Here are a few websites you might find helpful:

- **Family.com Travel** ([family.go.com/travel](http://family.go.com/travel)) Although it’s a Disney site, it’s full of information about places and activities that have no connection to Disney.
- **Roadside America** ([roadsideamerica.com](http://roadsideamerica.com)) Not to be confused with the tourist attraction of the same name in Shartlesville, Pennsylvania, this site specializes in the offbeat.
- **Lonely Planet** ([loneyplanet.com](http://loneyplanet.com)) A good resource whether you’re planning a daytrip or some globetrotting.

children, try a brand like Fisher Price. Both are available at most national toy chains.

# Planning a Special Project?

## A Home Equity Loan Can Help

Whether the project is large or small, a Home Equity Loan from BFSFCU can help make it happen. You will benefit from competitive interest rates, as well as:

**No Application Fee**

**No Annual Fee**

**No Prepayment Penalties**

**Flexible Terms**

Visit [BFSFCU.org/apply](http://BFSFCU.org/apply) to apply for your Home Equity Loan today.

## FREE Financial Seminar Series

In 2011, BFSFCU hosted 25 seminars ranging over 12 different topics, from Financing a College Education and Home Selling to Estate Planning and Credit Reports. Thanks to suggestions from our members, we introduced a new topic this year: Tax Issues for Non-U.S. Residents.

We are excited to prepare for 2012 and hope you will be able to join us at one, or several, of our seminars. To view our current offerings, please visit [BFSFCU.org/seminars](http://BFSFCU.org/seminars).



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# The Gift of Membership

As a member of BFSFCU, you already understand the great value that membership brings.

**FREE** Visa® Debit Card

**NO MONTHLY FEE** Checking Accounts

**FREE** nationwide ATM use<sup>1</sup>

**CONVENIENT** access to Shared Branches

**COMPETITIVE** personal loan and mortgage rates

We continue to strive to offer the very best in products and services to meet and exceed your everyday banking needs.

If you have family that might be interested in joining BFSFCU, invite them to start enjoying the benefits of membership by visiting **[BFSFCU.org/refer](http://BFSFCU.org/refer)**.

<sup>1</sup> Free ATM use: Must be registered for e-Statements and have a BFSFCU Visa® Debit Card. BFSFCU does not charge a fee for ATM withdrawals and rebates other financial institutions' surcharge fees charged by ATMs in the U.S. each month.



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