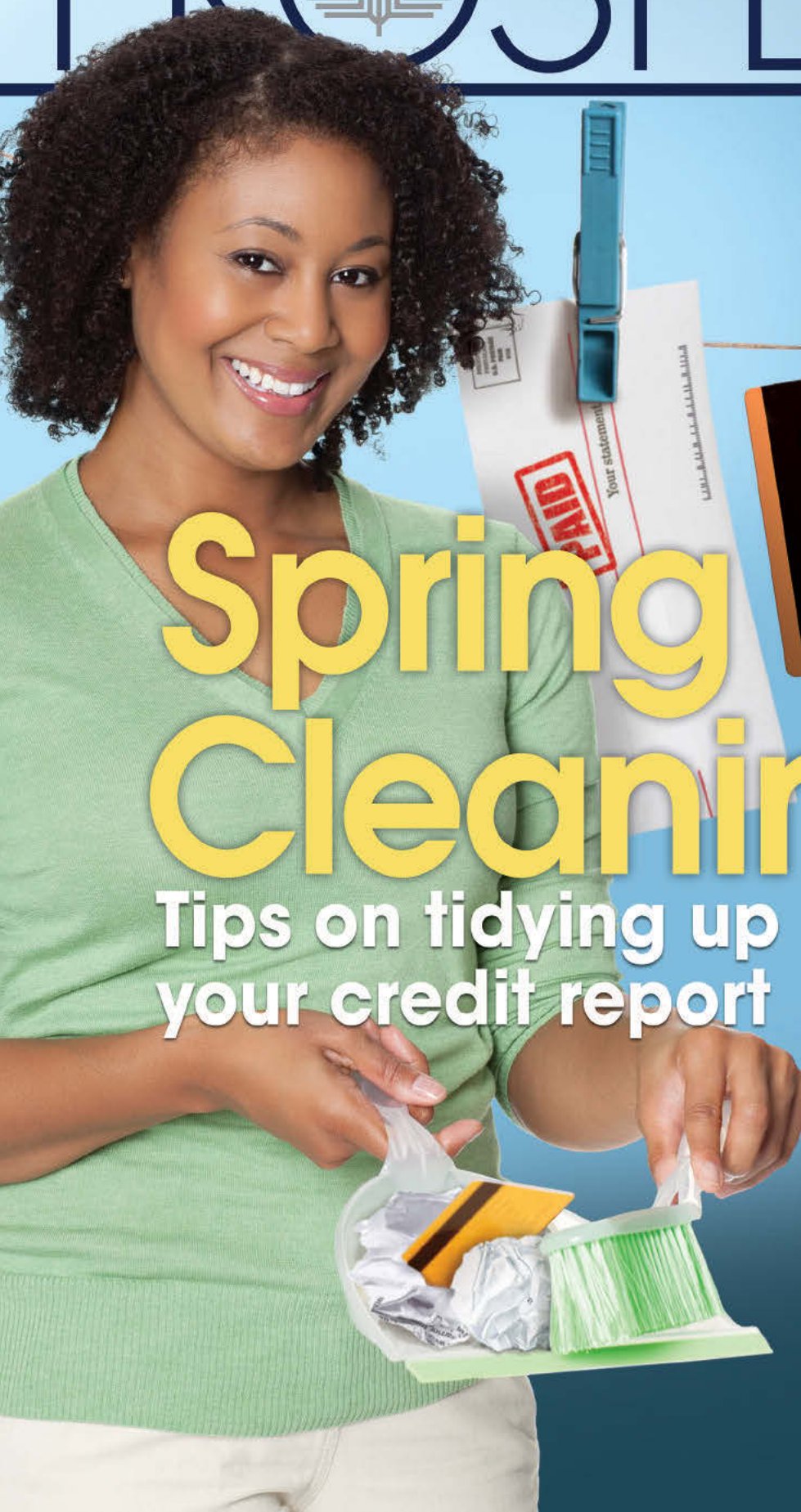


PROSPERITY



Spring Cleaning

Tips on tidying up your credit report

INSIDE:

- The Right Pet for You
- Credit Unions 2.0
- Unemployment Scams



Carry the Card That Fits Your Lifestyle

Whether you're looking to transfer the balances on your high-interest credit cards or just looking for a card that offers you great value, BFSFCU has the right card for you.

Choose from our:

Visa Platinum Cash Rewards Card¹

Earn a 1% cash reward² anytime you use your card — when shopping, entertaining, traveling or even when paying your bills.

Visa Platinum Member Rewards Card³

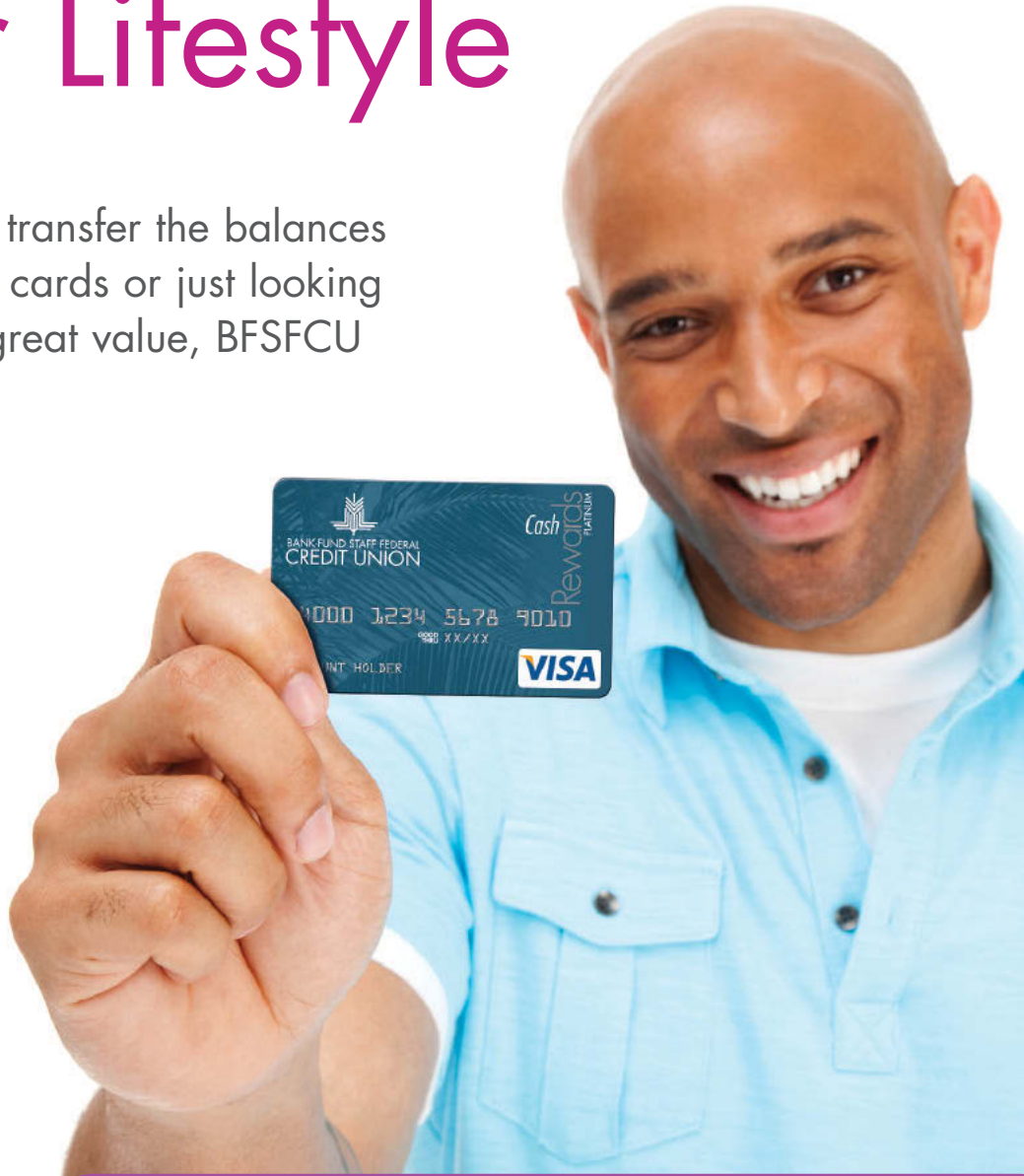
Earn points on your everyday purchases and redeem your points for travel, exclusive merchandise, gift cards, or even charitable contributions.

Visa Platinum⁴

Enjoy purchasing power and prestige with BFSFCU's Visa Platinum Card, backed by all the benefits of Visa, including zero liability if your card is fraudulently used.

Visa Gold Card⁵

Our entry-level Visa Gold Card is a great choice to start building your credit or to carry in case of an emergency.



For more information or to apply for one of our credit cards, visit [BFSFCU.org/CreditCards](https://www.bfsfcu.org/CreditCards) or call us at **202.212.6450**.

¹ 12-month Introductory Rate: 5.9% APR (Annual Percentage Rate). Rate after First 12 months: 10.9% APR. Annual Fee: \$39.

² Up to \$1,200 per year

³ 12-month Introductory Rate: 3.9% APR (Annual Percentage Rate). Rate after First 12 months: 8.9% APR. Annual Fee: \$19. Up to 120,000 points per year.

⁴ 12-month Introductory Rate: 3.9% APR (Annual Percentage Rate). Rate after First 12 months: 8.9% APR.

⁵ 12-month Introductory Rate: 3.9% APR (Annual Percentage Rate). Rate after First 12 months: Variable APR of Prime plus 4.0%.



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CREDIT UNIONS 2.0



You don't need to live near one of your credit union's branches to take advantage of nearly everything the credit union has to offer. New services and technologies are making credit union membership more accessible and more convenient than ever.

SHARED BRANCHING

National shared branching networks allow credit union members to use other credit unions' branches to conduct transactions. The participating credit unions agree to provide access and services to non-members of their credit union in exchange for the same privilege for their members. Because credit unions must demonstrate a common bond to be chartered, most don't have extensive branch networks outside their original geographic locations. This used to make it hard for members to manage their accounts while traveling for vacation or work or while away at school. With shared branching, you retain your membership at your credit union but transact your business at the local branch of another credit union. Transactions are conducted in real time, too, so there's no confusion regarding your current balances.

Most shared branches provide basic services to "outside" members like cash or check deposits or withdrawals, loan payments, account transfers and statement printouts. Some also offer money orders, traveler's checks or cashier checks, but call ahead to confirm their availability.

ONLINE BANKING

Online banking is still the easiest way to get the most benefit from your credit union membership without ever setting foot in your local branch. Online banking services allow you to make transfers, request stop payments, make loan payments, change your address, or reset your PIN 24/7. Many credit unions offer members the ability to manage their credit cards through online banking as well. New features like bill pay, checking account management via store-bought software programs, and e-statements are always being added. The adoption of online banking continues to rise as concerns over its security decrease.

REMOTE DEPOSIT CAPTURE

In 2004 a digital check image became legal tender. Many credit unions are now taking advantage of this by offering remote deposit capture as part of their online banking suite. This emerging technology and service allows a member to send a scan of a check they want to deposit into their credit union account to the credit union via a secure module—often through the same online banking provider. With an application process that sets up eligibility parameters and limits, the credit union receives the check image, makes the deposit and gives the member access to a portion of the funds. The member keeps the paper check for reconciliation purposes.

This technology is also reaching smartphones. Instead of scanning the check, the member takes a picture of the check and transmits it to the credit union for deposit. The ability to deposit a check without a visit to the branch lobby or an ATM makes credit union membership virtually boundless.

BANKING BY PHONE

Probably the first remote service made available to credit union members, banking by phone is still very popular. There are two ways to bank by phone: speaking to someone in a call center and using an automated voice response system. In either case, there are few limitations to this unique service. Transfers, balance inquiries, loan payments, PIN and password resets and much more can be done with a few prompts or instructions to a representative.

MOBILE BANKING

Mobile banking is a natural outgrowth of banking by phone. It's easy and convenient—usually just a pocket away. Mobile banking transactions are transmitted either via a mobile web-enabled application or through SMS text banking. Like telephone banking and online banking, mobile banking services range from basic balance inquiries and account transfers to loan applications and full account management.

While online banking took nearly 10 years to be adopted by 50% of U.S. households, mobile banking is expected to surpass that by 2012. That's not surprising when you consider that there are enough mobile phones in circulation for every man, woman and child in the United States. Plus, mobile banking is simply a great tool for keeping on top of your accounts, since your account information is always readily at hand.

Banking at a credit union branch with people you know and trust is still the preferred method for most credit union members. Still, it's nice to have other options. For many of us with particularly busy schedules, they're more like necessities!



Spring Cleaning

FOR YOUR Credit

As winter starts changing to spring, you may start dreading the task of spring cleaning. Sure, the windows need to be cleaned and the flowerbeds need a bit of sprucing up, but when was the last time you spruced up your credit report? You may be able to ignore dirty baseboards and dried up plants in the front yard, but don't overlook your credit.

If you have a derogatory credit file, the Federal Trade Commission and your credit union encourage you to spend some time transforming it into a positive report to improve your credit score. After all, your credit score is important: Your ability to obtain credit depends on it.

You may be in for a surprise one day if you don't know what's in your credit file. You may be denied a loan or have your credit limit lowered by a lender you've borrowed from for years. That's not the best time to start cleaning your financial house. The best time is now. Here's how to go about it.



THE 5-STEP CLEANUP PROCESS

STEP 1: GET A COPY OF YOUR CREDIT FILE.

Consumers are allowed to get a credit report for free once a year. Your credit union may offer a service that helps you obtain one. They are also available at www.annualcreditreport.com.

Avoid the companies with the catchy jingles. Their services may appear to be free, but there are usually strings attached. Many websites will play on the name “free credit report,” but in the long run there may be nothing free about it.

Once you receive your file, have someone at your credit union review it with you. It will look like scientific data, but they can help you decipher it.

Green Clean!

- Two parts olive oil and one part lemon juice makes a great natural furniture polish. The combination is both chemically free and safe for your furniture. You can make it up ahead of time and store it, but label it so that you don't forget and use it on a salad.
- Vinegar, salt, lemon juice and baking soda are excellent natural cleaning products.
- Toss some cut lemons into your garbage disposal and grind them with running water to freshen your sink.
- Don't believe that old wives tale about old newspapers being good for cleaning mirrors: They get soggy and get newsprint on your hands.



STEP 2: CHECK THE ACCURACY OF THE DATA.

If the data is incorrect, refer to the credit bureau or the company reporting it for correction or clarification. Look at any public records for accurateness. Remember, updates to credit bureau reports are usually a month behind. Check your report yearly to verify the information reported. If you suspect fraudulent activity on your accounts, you should contact the creditor immediately. Oftentimes creditors will contact you if they suspect suspicious activity or observe activity different from your normal spending patterns.

STEP 3: DEAL WITH ANY PAST DUE ITEMS.

Contact your creditor to make payment arrangements. Do not let it sit; unfortunately, it won't go away. Pay off small balances as soon as possible and avoid using that credit account again.

Some people think if they only charge a small amount, they can pay it off at the end of the month. Those small amounts add up over time. Getting control of your spending is an important step in cleaning up not only your credit report, but also your financial house.

STEP 4: CLEAN OUT THE CREDIT CLUTTER.

Remember the credit card you hid in the nightstand so that you wouldn't use it? Perhaps it's a store charge card or a card with a high interest rate. If you aren't using it, you may not want to have it on your report, as it can affect your score. The same goes with a card near the maximum. Pay it down if possible. Using up nearly all of your available credit may negatively affect your credit file. It can also hurt to have too many open credit limits. When you're applying for other loans, potential lenders may consider too much credit availability a negative.

STEP 5: RELAX. DON'T LET THE CLEANUP GET YOU TOO WORKED UP.

It can be easily managed with the help of your credit union. It's not an overnight process, but it is one that is terribly important to your life. A consolidation loan may not be the answer to all of your credit cobwebs. A trusted credit union advisor can assist you in deciding which options are best for you.

Daily Deals:

THE PITFALLS TO THE SAVINGS

Daily deal sites are gaining momentum as great ways to save money without affecting your social life. These sites offer up to 90% discounts on a variety of items such as massage and spa treatments, designer items, dinners, teeth whitening, and access to local area attractions. Sound good? Those savings could have pitfalls.

GETTING STARTED

The first step is researching which daily deal site is the most popular in your area offering enough options to make it worth your while. People can sign up for several deal of the day sites, but, remember, each will send e-mails every day, so you will see more e-mails in your inbox. There is no obligation to buy. Your financial information is safe, but they may sell your e-mail information. The deals correspond with your geographic region. If you like the deal, you simply click to buy using your credit union debit or credit card or your Paypal account linked to your credit union account. Once you've paid, you receive a coupon. All you do is take it to the merchant to redeem it.

WHY IT WORKS

When the e-mail is received, the idea of a discount encourages the recipient to make a snap decision. It's all about the impulse purchase. The deal either appeals or it doesn't. Maybe you want a massage, maybe not! As people get deals, they talk. Many of the sites gain momentum from social media. The discounts work because it is a win-win for all. The buyer gets a discount, the business may get a new customer out of the deal, and the site makes money from the business posting the deal of the day. The idea is to increase local business.

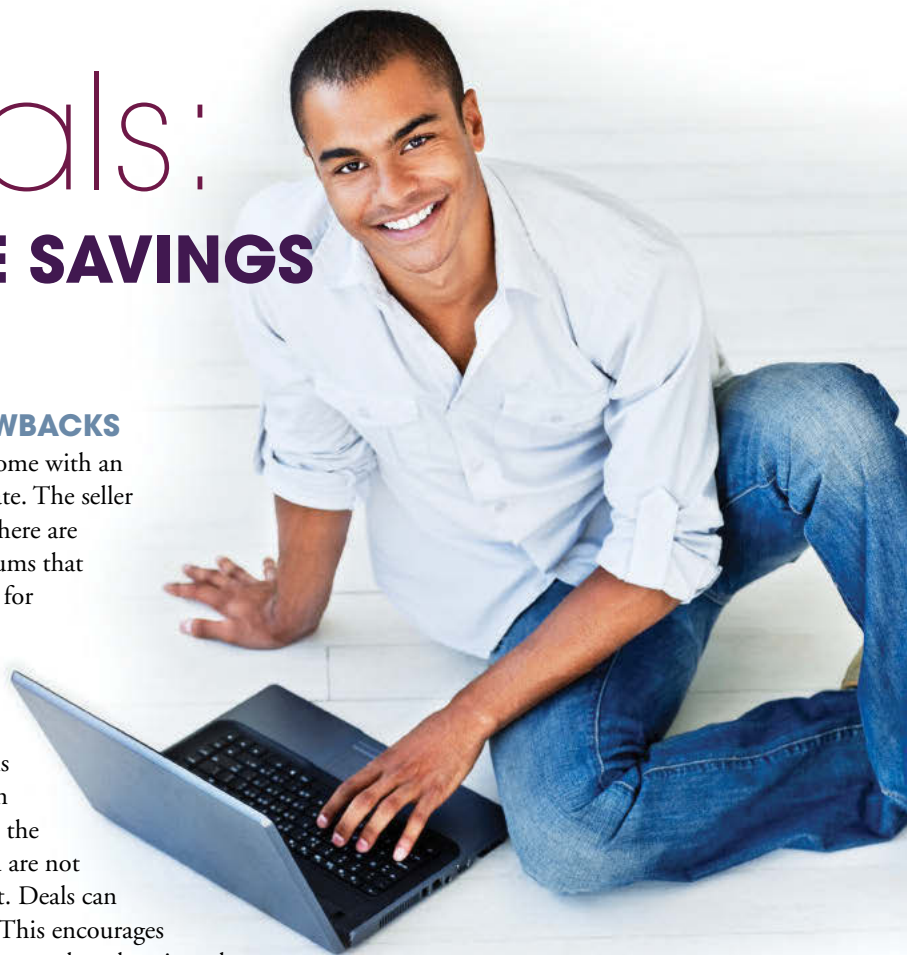
THE DRAWBACKS

Most deals come with an expiration date. The seller sets limits. There are daily minimums that must be sold for the discount to be honored. If the number is not met, then you don't get the deal, but you are not charged for it. Deals can also sell out. This encourages the deal even more based on impulse and prompt action. Rules for use may include days of the week coupons are accepted or a set amount spent to receive the discount. Restaurant deals are often limited to the number of discount vouchers accepted per transaction, so dining with a group may be difficult. Restaurants may also add on gratuities so the wait staff is compensated.

Most daily deal sites will contact you to make arrangements for a refund or an exchange for a comparable deal if a business closes before you use your certificate, but read the fine print! Most deals are transferrable, so consider giving them as gifts. Most daily sites are available around the world, so when planning a trip, you should look for deals in your destination city.

THE CLIP AND SAVE

Daily deals offer opportunities for something new. The best discounts may be available only on luxury products and services in your area. If you eat out more than cook, the restaurant discounts may help you save a little bit on your meal.



Keep in mind that spending money is spending money, even with a discount. Ask yourself if you are buying the product or service because you actually want or need it or if you are buying it because of the discount.

The Most Popular Sites

- Groupon
- Living Social
- Restaurant.com
- Daily Candy
- AmazonLocal Deals

The Zipcar REVOLUTION

If you are lucky enough to live in one of the more than 170 cities in North America or the United Kingdom that have a Zipcar office, or the more than 225 North American university campuses, you can join the masses who are saving money, saving time and saving the planet.

Zipcar is a basic idea with big implications. Many people don't own a car by choice or circumstance, but every once in awhile they really need one. Going on vacation. Moving. Job interviews. Zipcar gives you the option to have a car only when you want one.

Urban dwellers are the main audience for Zipcar, since parking spaces are rare and parking fees are exorbitant in most cities. Public transportation works fine, but sometimes you require the convenience, the independence and the flexibility of a car. Zipcar lets you reserve a car for a quick trip across town or an extended vacation.

Zipcar is a proven way to save money for many Zipcar members—otherwise known as Zipsters. According to the Zipcar website, members save an average of \$500 a month by using Zipcar instead of owning a car.

Your car probably spends more time sitting than being driven. Every month you are paying for insurance, parking, fuel and maintenance for what might amount to a few hours of actual drive time. With Zipcar, you only pay for what you use.

Another appealing factor for many Zipcar members is the environmental issue. By sharing vehicles, members feel they are doing their part to lessen the burden on the planet. The company claims that for every shared Zipcar, 15 vehicles are taken off the road.

College campuses and universities are also benefiting from the Zipcar groundswell. With limited parking space

Did You Know...?

- Zipcars offer an alternative for first-year college students who aren't allowed to have a vehicle on campus.
- Some credit unions have partnerships with car rental agencies. Check with yours to see if discounts are available.
- When you're ready to purchase your own vehicle, you should see your credit union for a low loan rate and a pre-approval.

for resident students, most universities reserve the privilege of a car on campus for upperclassmen. By partnering with Zipcar, universities can eliminate traffic congestion and still provide students the flexibility and convenience of having a car when they need it.

Zipcar maintains a fleet of nearly 10,000 vehicles ranging in size from minis to SUVs, so there's a size to fit every need. Gas and insurance are included in the price you pay for using a Zipcar, starting at \$7.50 an hour or \$56 a day—much cheaper than a rental, a cab ride and, in many cases, the subway or bus.

For more information and to see if Zipcar would work for you, visit their website at www.zipcar.com.

Becoming a Zipster in 4 Easy Steps

- 1. Join:** Joining Zipcar requires a valid driver's license, a short application and a one-time \$25 application fee. You will choose a plan that fits your budget and driving style. Plan 1 offers no monthly commitment and a \$60 annual fee. Plan 2 offers no annual fee but you commit to \$50 a month.
- 2. Reserve:** Pick the city you are planning to drive in. Then choose the type of car you want. You can choose a hybrid, a mini-van, an SUV or one of several other models. You can reserve online or over the phone, at the last minute or months ahead. You will choose when, where, what kind, and for how long.
- 3. Unlock:** After you've been approved for membership, you will receive your Zipcard in the mail. Your Zipcard uses RFID (radio frequency identification) to open your reserved vehicle with a quick wave over the vehicle's windshield. Only your Zipcard will unlock the vehicle you reserved.
- 4. Drive:** Get in and drive away. Simply return the car to its reserved parking spot, and you're done.



Pet Pros and Cons

DO THE KIDS NEED RESPONSIBILITY? IS YOUR NEST TOO EMPTY? MAYBE THE TIME HAS COME TO GET A PET. LET'S REVIEW YOUR OPTIONS.



DOGS

Unlike some other pets, dogs will greet you at the door, usually with a tail wag, a lick and a bark. Purebreds are pricy, though, unless they're from shelters or specialty rescue services. The right dog for you? It all depends. Small dogs are great for small spaces; large ones need plenty of room. Irish setters and retrievers are good with kids. Dachshunds and terriers are good dogs for busy people.

PROS

Loyal and affectionate.

Require walking several times a day in all weather conditions. In other words, they force you to exercise.

CONS

Require walking several times a day in all weather conditions. (Maybe you already get all the exercise you need.)

Require training.

If you're a traveler, you'll have to make care arrangements or take them with you!

THE BOTTOM LINE

Fee for adopting or breeding: \$50–\$2,000.

Annual cost: up to \$1,200 in the first year and \$580–\$900 in subsequent years.



CATS

Cats are playful, mischievous and independent. Both pedigreed and mixed varieties are available.

PROS

Great company.

Fit all homes.

Good if you work long hours or travel.

Don't need to be walked.

CONS

The litter box.

Don't travel well. (Cats prefer their own surroundings, but if you can't find a sitter it's usually best to board them.)

May not get along with other pets.

Hard to train.

THE BOTTOM LINE

Prices range from: free to \$400.

Annual cost: \$635–\$1000 in the first year and \$375–\$600 in subsequent years.



BIRDS

Birds are available at pet stores and from reputable dealers. They require adequate cage space (and prefer that those cages are kept clean) and like sunny, draft-free spots. They're delicate and most prefer little handling. Wing clipping prevents them from flying away.

PROS

Beauty.

Some can be taught to talk and sing.

Have no problem being left alone (but if you travel ask someone to "watch the birdie").

Some are quite social and love owner interactions and training.

Self-cleaning (but watch for skin irritations).

CONS

Not cuddly.

Certain species have particular dietary needs.

Some species live to be 75 years old!

If you have an aversion to Hitchcock films, a bird may not be right for you.

THE BOTTOM LINE

Prices range from: \$20–\$300.

Annual cost: \$200–\$600 per year.

LOVE YOUR PET?

There are apps for that!

Name that Pet!

Enter any letter in the search box and shake your phone. Pet names are displayed to help you decide a name for your new friend!

Pets.tv

Pet news, stories and tips

Perfect Dog

Answer a few basic questions on your lifestyle and this app will pick the perfect dog for you.

Dog Whistler

Can't whistle for your canine? Let this app do it.



FISH

Fish spend their days swimming. If you lead an active lifestyle, a fish may be a great pet for you. Fish tanks need to be maintained, so brush up on your chemistry.

PROS

Require no grooming and relatively little attention.

CONS

Traveling with fish is impossible.

Quite susceptible to disease, so you'll need to clean the tank weekly.

Setup may be pricey.

THE BOTTOM LINE

Tropical fish cost \$1–\$4 on average, but some exotic fish can cost hundreds of dollars and the tank, gravel, plants and filters can set you back more than \$300.

Annual cost (after initial setup): less than \$300 in some cases.



EXOTIC PETS

Whether you get a rodent, a lizard, a snake or something even more exotic, make sure you're dealing with a reputable seller.

PROS

It takes a particular type of person to appreciate the joy of owning an exotic pet. (In other words, get one of those people to tell you what the pros are!)

CONS

Feeding an animal live crickets or mice is not for the squeamish.

Finding someone to care for your pet when you are on vacation may be a challenge.

Expensive to buy and may be expensive and difficult to care for. (Usually require costly aquariums or cages equipped with lighting for warmth and tight fitting lids.)

THE BOTTOM LINE

Exotic pets carry hefty price tags: up to \$90 for rodents, up to \$200 for lizards and up to \$500 for snakes.

Annual cost: Varies according to type of pet. Can be very high compared with other pets.



A PLANT

Is a pet too much responsibility right now? Consider a plant. It will require watering and occasional dusting (along with direct or indirect light, depending on the plant), but that's about it. Many varieties are available—including fake.

PROS

No walking required.

No behavioral issues.

Travel all you want.

Adds beauty to your life.

CONS

Requires regular watering.

THE BOTTOM LINE

Upfront costs vary depending on the plant and the container you choose.

The Year of the

Cooperative

The cooperative business model is a proven model for success. It's been so successful in fact that the United Nations has designated 2012 as the International Year of Cooperatives. The U.N. wants to make more people aware of the important contributions cooperatives make to society.

Your credit union is a cooperative. That means that, unlike a bank, it's owned and controlled by its members—the people it serves—and returns its profits to them. As a member of a cooperative, you're part of something special: a worldwide movement whose principles provide a framework for people who want to improve their own lives as well as their larger communities.

STARVING ARTISANS START THE BALL ROLLING

Cooperatives have been around since the early nineteenth century. The first successful one is generally thought to have been established by a group of weavers and other artisans in Rochdale, England in 1844. The Rochdale Society of Equitable Pioneers was born of desperation. Its

founders set up a store to sell food they could not otherwise afford to buy.

Then, in the 1850s, a German named Franz Hermann Schulze-Delitzsch applied the cooperative philosophy to banking and the first credit unions came into being. At last count, there were 53,000 credit unions in 100 different countries.

COOPERATION BEGINS AT HOME

In this country, the cooperative business model has been used for all sorts of enterprises. For example, even if you've never lived in one, you may have heard of housing cooperatives, or "co-ops." The largest one, New York City's Co-op City, is home to over 50,000 people. One of the oldest and largest cooperative communities outside of New York is in the Washington area. Greenbelt, MD, has long been home to a 1,600-household co-op.

The cooperative spirit has thrived in Greenbelt since the town's founding in 1937. One of the first things its original residents did was to organize a credit union.

Today it also has a cooperative newspaper, nursery school, restaurant and supermarket and pharmacy.

COOPERATIVES AS HOUSEHOLD NAMES

America has lots of agricultural cooperatives. One owns a company called Welch's, whose grape juice you've probably drunk. Has a stewardess ever given you a pack of Blue Diamond Almonds to munch on? Blue Diamond's a cooperative. So are Land O' Lakes, Ocean Spray, Sunkist and some other famous brands you see all the time at the supermarket.

REI, the outdoor gear and clothing chain? A cooperative. True Value Hardware? Ace Hardware? Yes, they're both cooperatives.

That news story you just heard or read? If it came from the Associated Press, you have a cooperative to thank.

In the United States, as in many countries around the globe, cooperatives are a part of the fabric of everyday life—and that's a very good thing.



What Makes a Cooperative a Cooperative?

The International Co-operative Alliance has identified the following seven principles as being defining characteristics of credit unions.



Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.



Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organized in a democratic manner.



Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.



Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.



Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the public—particularly young people and opinion leaders—about the nature and benefits of co-operation.



Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.



Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

Unemployment Scams

A GROWTH INDUSTRY IN A DOWN ECONOMY



Economic troubles continue to affect the U.S., and many Americans are looking for work. At the same time, scammers are looking to victimize job hunters. If you're one of the people the crooks are targeting, learn what to look for to protect yourself and to avoid wasting valuable time.

FAKE JOB ADS

Work from home!

Local mom makes \$5,000 a month from her computer.

Call this number for guaranteed jobs in your area.

These are just a few of the enticing headlines crooks use to lure people into their job scams. In most cases, these are fake job ads designed to get your attention and take your money. Often, the ad will include a phone number that charges a high per minute rate to your phone bill. Sometimes the ad will include a toll-free number that directs you to another number that eventually charges you a fee.

Other fake job ads will promise to pay you for piecework that you can do from the convenience of your home. However, they ask you to pay them upfront for shipping the materials for the assembly kit or letter mailing. No legitimate employer will charge you to work or receive work.

Another scam frequently seen during times of high unemployment is charging a fee to apply for a job. Ethical employers will not charge an application fee and most provide free access to job portals on their websites. The United States government will never charge a fee but many scammers will use

official-looking names that resemble government agencies to try to trick you.

VIRUSES ON JOB BOARDS

Job boards have become popular as a way of searching multiple companies and opportunities quickly. The trouble is that one inquiry or application is usually loaded with a latent virus that will reside on your computer or transmit your sensitive data to scammers off-site.

It's safer to use the job board for quick searching and then go to the actual company website to complete an online application. This requires submitting your information multiple times, but it is safer than the alternative. Another safeguard when applying is being stingy about your personal information. There is no need to enter a Social Security number, a bank routing number, or driver's license number just to apply for a job. If the application says it is required, enter in the correct number of 1's or indicate you will provide that information during the interview if necessary.

CHARGING TO FILE FOR UNEMPLOYMENT

If you are approached or see an advertisement for services to help you file and claim unemployment benefits, it's a scam. Unemployment benefits are no-cost government benefits provided to eligible Americans at the state level. There is no fee to apply for these benefits and no fee to collect. You can personally call or visit your local unemployment office. You don't need an intermediary or service to assist you in the process.

CHARGING PEOPLE TO LEARN ABOUT JOB OPPORTUNITIES

Similar to the so-called "services" that will help you claim found money, some scammers will try to sell the service of helping you find job opportunities. Unlike a legitimate employment agency that will actively try to place you in an appropriate position, the scammers will try to sell you access to free sites like CareerBuilder or Monster.

In these challenging times, remember that there are scammers who will prey on your vulnerability. Protect yourself by being skeptical if an offer looks too good to be true. Be stingy when providing your personal and financial information during the application process. Go directly to the source if you are uneasy about a job board or website promising a job at another company. For additional guidance, visit a local career counseling center or public library.

Falling on Hard Times?

We know that being unemployed can be stressful and scary. Let your credit union help. We have professional and friendly financial experts who can assess your personal situation and recommend ways to ease the burden. We can look at bill consolidation, a personal loan, or refinancing your car or mortgage to help reduce your debt and your monthly payments. Give us a call and let us help.

Do More with Your MOBILE PHONE

Manage your accounts anytime, from anywhere, with **BFSFCU Mobile Banking**. Mobile Banking is a secure and convenient way to bank on the move using your web-enabled mobile device.

With Mobile Banking, you can:

- ▶ View your account balances
- ▶ Transfer funds between your accounts
- ▶ Make payments to your credit cards
- ▶ Find a Shared Branch location

To access your accounts online, simply visit **BFSFCU.org** and log in to online banking using your smartphone or your web-enabled device. For older generation devices, simply visit go.bfsfcu.org.



Check Out Our Free Seminars

At BFSFCU, we understand that smart financial planning isn't always easy. That is why we've designed our **Free Financial Seminar Series** to provide you with the help you need to make the best decisions for your financial future. Here are some of the topics that will be covered this spring:

- **Tax Seminar for Non-Residents**
- **Car Buying**
- **Understanding Your Child's College Award Letter**

For more information and registration details, visit BFSFCU.org/seminars.



BANK-FUND STAFF FEDERAL
CREDIT UNION



**BANK-FUND STAFF FEDERAL
CREDIT UNION**

1725 I Street NW, Suite 150
Washington, DC 20006

PRSRT STD
U.S. POSTAGE
PAID
VISIONS INK

Remote Deposit is coming this Spring to BFSFCU!



Our Remote Deposit service, **eDeposit**, will offer you a quick, convenient, and secure way to deposit your checks from your home, office or anywhere you can access a computer, a scanner and an internet connection.

Look for more updates and details about our eDeposit launch date on our website at **BFSFCU.org**.



FEDERALLY INSURED
BY NCUA

MEMBER SERVICES:
202.212.6400
1.800.9BFSFCU

LENDING SERVICES:
202.212.6450

BFSFCU.org

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designed by visions, ink. 320047 1/12