

# PROSPERITY

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

SEPTEMBER 2009

## BFSFCU® Is Closer Than You Think

Taking advantage of all the conveniences that your Credit Union has to offer is easy to do, whether you live in Washington D.C., Washington state, or anywhere in between.

- **Online Banking and BillPayer** — Conveniently and securely manage your finances from anywhere in the world through Online Banking, whether you need to transfer funds within your accounts or pay your bills with BFSFCU BillPayer. Visit [BFSFCU.org/OnlineBanking](http://BFSFCU.org/OnlineBanking) to learn how easy it is to manage your finances online.
- **Nationwide Mortgage Lending** — Whether you are considering purchasing your first home, a vacation home or an investment property, BFSFCU offers a full suite of mortgage products for properties **all across the U.S.** Get pre-approved today by visiting [BFSFCU.org/mortgages](http://BFSFCU.org/mortgages).
- **Consumer Lending** — From auto loans to personal loans to student loans and credit cards, our competitive rates are available to members **anywhere in the U.S.** Apply online at [BFSFCU.org/apply](http://BFSFCU.org/apply) or call 1.877.809.6549.
- **National Shared Branch Network** — For those times when you need to perform transactions in person, stop by any of the 3,700+ participating CU Service Center



locations across the country that offer many of the basic services you would find in our main branches in DC. Many locations offer extended and weekend hours for added convenience. Visit [BFSFCU.org/SharedBranches](http://BFSFCU.org/SharedBranches) to find a Shared Branch near you.<sup>1</sup>

- **Free Nationwide ATM Use** — Need cash? When you sign up for e-Statements and use your BFSFCU Visa® Debit Card at any ATM across

*continued on reverse*

## Branch Out AND RECEIVE UP TO \$100

Share the benefits of BFSFCU membership with your extended family and you will receive \$20 for each family member who joins!<sup>2</sup>

Your referred family member also has a chance to receive **\$100** — \$50 for opening a savings account, a checking account and a BFSFCU Visa® Debit Card and another \$50 for setting up direct deposit into his or her new account.

Visit [BFSFCU.org/join](http://BFSFCU.org/join) and click on the "Refer a Member" button on or before **September 30, 2009** to refer a family member and be on your way to receiving your cash reward.

<sup>2</sup>Membership Application for the referred family member(s) must be completed and received by BFSFCU by September 30, 2009 for the cash incentive to be awarded. \$100 limit of cash reward for up to five referred family members who join BFSFCU. Some restrictions may apply. Cash incentive may take up to 60 days to be deposited into your BFSFCU Membership Savings Account.

## IMPORTANT REMINDER ABOUT FOREIGN ATM CARD TRANSACTIONS

Effective September 1, 2009, BFSFCU will begin passing through to members a 1% transaction fee charged by MasterCard® for processing **all foreign ATM card transactions**. A foreign transaction is any transaction completed on your ATM card outside the U.S., Puerto Rico, or the U.S. Virgin Islands. It is important to note that this is simply a pass-through of a charge from MasterCard. BFSFCU does not profit in any way from this additional charge. This fee will appear as a separate line item on your BFSFCU account statement.

# BFSFCU Is Closer Than You Think

continued from front

the U.S., **all surcharges will be rebated** to your BFSFCU checking account after the close of each statement month.

- **24x7 Call Center** — If you need to reach us to discuss your accounts, we are available by telephone 24 hours a day, 7 days a week. Call anytime

at **202.212.6400** or toll-free in the U.S. and Canada at **1.800.9BFSFCU**. For a list of international toll-free numbers, visit **BFSFCU.org/Contact**.

<sup>1</sup>Allowable withdrawal amount subject to local Shared Branch policies. Independent fees and charges by Shared Branch may apply. Service may not be available in all outlets and locations.

## BFSFCU Helps to Raise Over \$100,000 for Breast Cancer Research

The American Cancer Society recently thanked BFSFCU for sponsoring the 2009 *Metro DC Golf Tournament to Fight Breast Cancer*. The golf tournament was held on July 17, 2009 at the Bretton Woods Recreation Center in

Germantown, Maryland. The event raised close to \$110,000 for breast cancer research and support services to the Metro DC area — representing an increase of more than 350% over last year's results!



BFSFCU employees and members participated in this year's golf tournament.



## Don't Forget These Convenient Street-Level ATM Locations

### BFSFCU

#### Lending Center

1750 H Street, NW  
Washington, DC  
20006

### World Bank H Building

600 19th Street, NW  
Washington, DC  
20006

### Bretton Woods Recreation Center

15700 River Road  
Germantown, MD  
20874

To find all BFSFCU and other surcharge-free ATMs, visit **BFSFCU.org/locations**.

## Looking for Some Pointers on Buying a Car?

### Please Join Us at Our Car-Buying Seminar

**OCTOBER 7, 2009  
1:00 p.m. – 2:30 p.m.**

Topics for discussion will include:

- Avoiding hassles during the car-buying process
- Choosing the right car
- Cutting insurance costs
- Leasing versus purchasing
- Purchasing used cars

Due to limited seating, and in order to allow sufficient time for individual questions, attendance for this event will be by *pre-registration only*. If you would like to attend, please register online at **BFSFCU.org/seminars** by September 30th.



## COMING SOON

BFSFCU will soon be launching a newly redesigned web site. Our new design will blend the best elements of form and functionality to give our members an enhanced online experience with us.



MEMBER SERVICES:  
202.212.6400  
1.800.9BFSFCU

LENDING SERVICES:  
202.212.6450

GENERAL E-MAIL:  
memberservices@bfsfcu.org

**BFSFCU.org**

designed & printed by visions, ink. 291601 8/09

MC34A5