



Now Open:
Our New Ellerbe Road Location

MEMBERSHIP MATTERS

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Barksdale Federal Credit Union Financials

	February 2015	February 2016
Loans	\$585,611,153	\$627,347,670
Assets	\$1,223,823,290	\$1,237,691,717
Deposits	\$1,100,496,049	\$1,109,546,207
Reserves	\$118,040,727	\$121,757,440
Members	114,856	118,512

All financials are rounded to the nearest dollar.

For more information, center locations and hours,
visit www.bfcu.org, or call **318-549-8240** or
800-647-BFCU (2328). CUSCs can be found
at www.cuservicecenters.com.

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Congratulations to Our 2016 Scholarship Winners



Collin Beckermeyer
Evangel Christian Academy
Shreveport, LA



Coral Bonts
Caddo Magnet High
Shreveport, LA



Christina Snider
Simpson High School
Simpson, LA



Dana Warren
C.E. Byrd High School
Shreveport, LA

Coming Soon

**Barksdale Federal is entering
the online express lane with
Visa Checkout.**

With Visa Checkout and your
Barksdale Federal Visa card, you can:

- Pay online with a single login from any device.
- Guard your data behind multiple layers of security.
- Keep earning the rewards you love.

VISA Checkout

Thank You to Our Membership for Voting!

Shreveport/Bossier Parish residents voted online at Locals Love Us for their favorite business and gave Barksdale Federal 1st Place for Banking and Personal Loans, as well as 3rd Place in Mortgages and Real Estate out of nearly 30 nominated institutions. Barksdale Federal Credit Union was also voted No. 1 and the winner of Best Credit Union in Northwest Louisiana.

We truly appreciate you taking the time to rank your credit union No. 1! We want to let you know we make it a priority to listen to our members' feedback. In 2015 we began conducting a new monthly membership survey to measure membership satisfaction. Barksdale Federal's score on the survey was 82 percent, which is way above the financial institution peer average of 65 percent!

As of November 2015 total credit union members nationwide grew to 105 million¹. This growth suggests consumers are becoming even more aware of the benefits of credit union membership. However, 91 percent of all lending is being done outside of a credit union². It's time we take those loans back and reinvest them in this place we call home. Reinvest them to give back to our communities and to our members. If you know someone who isn't a member of a credit union, be sure to tell them about the financial relationship they just may need in their lives.

The Awards Keep Coming

Barksdale Federal Credit Union values not only our members but our employees as well. The credit union received a Total Health Thriving Together Award from Humana Inc. for building a culture of health and well-being for its employee workforce.

The award recognizes Barksdale Federal for achieving one of the best wellness engagement rates in the country by engaging 80 percent or more of its employees in personalized health behaviors.

"We're pleased to recognize Barksdale Federal Credit Union with the Humana Total Health Thriving Together Award," says Beth Bierbower, President of the Group Segment for Humana. "This achievement represents the considerable time and energy dedicated to make wellness a priority, building a culture of health and well-being for the company's employees."



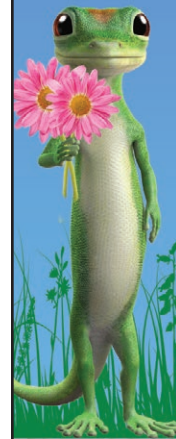
Sincerely,
Rod Taylor
CEO of Barksdale
Federal Credit Union

¹ CUNA Mutual Group Trends Report, January 2016 (November 2015 data)

² CUNA Mutual Group Trends Report, June 2014 (April 2014 data)

SPRING INTO SAVINGS

with your special
Barksdale FCU discount.
geico.com/cu/BarksdaleFCU



Get a quote today!
GEICO

Some discounts, coverages, payment plans and features are not available in all states or all GEICO companies. GEICO contracts with various membership entities and other organizations, but these entities do not underwrite the offered insurance products. Discount amount varies in some states. One group discount applicable per policy. Coverage is individual. In New York a premium reduction may be available. GEICO may not be involved in a formal relationship with each organization; however, you still may qualify for a special discount based on your membership, employment or affiliation with those organizations. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. GEICO Gecko image © 1999-2016. © 2016 GEICO

lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers
Save

Businesses
Save

10% or 15%

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint



Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.



Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-up/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-20

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Now Open

Welcoming Our Ellerbe Road Location

As Shreveport/Bossier continues to grow, the ever-present need to accommodate our membership base becomes more and more evident. In October 2014, Barksdale Federal purchased property at 9475 Ellerbe Road in Shreveport, Louisiana. Construction began in July 2015 with an anticipated opening date of April 2016.

This property is directly across the street from the construction of Shreveport's first Kroger Marketplace. The entire area at the corner of Flournoy Lucas and Ellerbe Road is a 47-acre site that is supposed to house not only the Kroger grocer but other retail and dining options for the southeast Shreveport area.

Barksdale Federal continues to grow, but we want to be mindful of that growth pace. Since the financial crisis of 2008 and 2009, short-term interest rates have remained extremely low, making the growth pace slower in recent years. For this reason, you will see some familiar and friendly faces at our new Ellerbe Road location.

Drew Maggio, who has 26 years of financial experience, will be transferring as our manager from the Mansfield Road Center to

be the new Center Manager of our Ellerbe Road Center. Cassie Riegle, who has 12 years of financial experience, will be transferring from our Northgate Center to be the Ellerbe Road Center Supervisor. Cassie was previously the Assistant Financial Services Representative (FSR) Supervisor at our Northgate Center.

Additional employees for the Ellerbe Road location are all Barksdale Federal employees who have numerous years of financial experience. We look forward to seeing you at our newest location.



Ellerbe Road Staff

Manager — Drew Maggio

Center Supervisor — Cassie Riegle

Financial Service Representatives (FSRs) —

Karen Easterly and Matt Walker

Head Teller — Teresa White

Tellers — Nancy Martin, Lorraine Gilliam,
Sultaneh Fashho, Tiffany Graham

Barksdale Buddy Bash

Come join the Barksdale Buddy fun! We want to celebrate with our Barksdale Buddy Savers. Barksdale Federal Credit Union has a fun-filled day planned just to celebrate our youngest members. Join us Saturday, June 4 at Splash Kingdom Water Park.



- Admission will start at 10:30 a.m.
- Barksdale Buddies get in free
- Bring a friend
- Adults enjoy a discounted rate of \$10 (cash only)
- Enjoy lunch on us from noon-1:30 p.m.

Meet Buddy the Dalmatian!
At our Barksdale Buddy Bash we will have a meet and greet hour from 11 a.m.-noon with Buddy.



Youth Month 2016

Visit BFCU during the month of April 2016 and help us celebrate National Credit Union Youth Month.™

Barksdale Federal will show youth and teens how to get Credit Union Strong™ and pump up their savings at their credit union. Stop by your local branch for refreshments and to participate in our Youth Month coloring contest!



Directors' Corner

Spread the Word about Credit Unions: Misconceptions Cleared Up



Board of Directors: (Back row) Arno Easterly, Keith Fontenot, Al Oar, Bernie Hawk. (Front row) Roy Walling, Virgil Barnette, Charlene Ringler.

Everyone has their own reason for being a Barksdale Federal member. Perhaps it's our nonprofit status. Or because we're owned by members and act in the interest of members. But some people wonder if these qualities hold us back from offering as much as banks do. In fact, we offer many of the same or similar perks as banks, and provide our own unique advantages, too. Let's clear up some common misconceptions about credit unions:

MYTH

There aren't enough locations.

FACT

One of the big banks can technically offer you more branch locations. But thanks to the CO-OP Shared BranchSM network, your BFCU accounts can be accessed from over 5,000 partner branches all over the world, with no penalty. So if you need to make a deposit, transfer money or purchase a money order away from home, we've got you covered.

MYTH

Credit unions have inferior technology.

FACT

Banks have been louder in promoting their online and mobile banking than credit unions. But a 2014 CFI Group report shows that credit unions have a slightly higher satisfaction rating for online and mobile banking compared to banks.* So if you're considering switching your accounts to Barksdale Federal Credit Union, don't be afraid of losing mobile deposit or ATM locators.

MYTH

There aren't rewards programs.

FACT

Barksdale Federal offers rewards on debit cards and credit cards. Only a few banks continue to offer debit cards with rewards. Even if a bank offers a better rewards program, you might be losing as much as you earn thanks to extra fees not found at credit unions.

MYTH

Credit unions can't afford to have better interest rates.

FACT

Actually, the opposite tends to be true. On average, credit unions offer lower rates on loans and higher rates on savings accounts.

MYTH

Deposits aren't insured like at banks.

FACT

Banks offer insurance coverage on deposits up to \$250,000 through the Federal Deposit Insurance Corporation (FDIC). But credit unions have an equivalent to the FDIC known as the National Credit Union Administration (NCUA). The NCUA also provides insurance on deposits up to \$250,000.

You can help your friends and family take advantage of the benefits of Barksdale Federal by encouraging them to become members. So spread the word!

* Source: CFI Group, "Credit Union Satisfaction Index 2014."



Bidding Wars: The Housing Market Awakens

With the economy on the upswing, the housing market has flipped from being a buyer's market to a seller's market. If you're trying to buy a house, it's a tough reality and can result in many competing bids for the same property. But there are ways you can give yourself an advantage and win that house you want to call home.

- **Know your area's market.** You might know the approximate value of the house you're after, but what about the final sale prices of houses in the neighborhood? Were they above the asking price? How often? Your offer is more likely to succeed if it aligns with past sales in the neighborhood.
- **Be careful not to underbid.** Today's markets aren't forgiving of lowball offers. If you bid low, you risk losing the house

to someone who priced more reasonably. If you're willing to pay up to a certain amount, go with that off the bat so you aren't written off.

- **Put up more earnest money.** You only make this deposit if your offer is accepted, so why not show you're serious and place your payment above the standard 1 to 3 percent? It will help assure the buyer you are unlikely to back out of the deal.
- **Cover seller costs.** Usually, the seller will pay transfer taxes and for the home warranty. Offer to cover these and other seller-associated costs.
- **Make an emotional appeal.** Money matters, but connecting on an emotional level with the seller can be what makes the difference between you and another buyer. A simple way is to attach a letter

and maybe a photo of your family with your offer. It can explain who you are, what your family is like and why you want to live there. Maybe you felt some special connection to a certain room or know your family and the seller's have similar interests.

- **Be flexible.** Ask your agent to see if there's any way you can make the process easier for the sellers. For example, if they need to move out immediately or can't move for a few months, being flexible on your move-in date could make them more willing to accept your offer.

When the time comes to buy a house, turn to Barksdale Federal Credit Union to find a mortgage that's right for you. Visit us at bfcu.org or call our mortgage department at **800-647-2328, option 8.**

BFCU Community News

We wish we had room to list all of the community events – thank you for letting us be your community partner!

January

6 BFCU Employees donated funds to provide 40 Blessing Bags filled with toiletries, socks and a blanket to the Veterans Homeless Shelter in Pineville.

8 Fun Run/5k at BAFB. Employees provided bananas to the airmen on base who participated in the run.

14 As proud Partners in Education, BFCU sponsored 35 students at Leesville High School for receiving Student of the 6 Weeks Award.

15 BFCU had a booth set up at the Boat Show. Our employees worked shifts to offer our loan services.

16 KTBS' Give For Good Campaign. This event reminded the community to sign up for Give for Good, and raised awareness in the community about the services our nonprofit community provides.

26 BFCU donated Gift Baskets to the Vernon and Rapides Kiwanis Club for their annual fundraiser.

28 Barksdale was the table Sponsor at the Shreveport Chamber of Commerce's Annual Meeting where updates on the direction of our community were conveyed to community partners.



1/22 BFCU is Leesville High School's Partner in Education, and we sponsored the Leesville Blackout Game.



2/13 African American Scholarship Awards Banquet – 8 employees sat at a BFCU-sponsored table to represent BFCU. Each year, deserving Northwest Louisiana students are recognized and rewarded with scholarships as a result of this banquet.

29 BFCU was a table Sponsor for the DeRidder Christian Women's Job Corps.

31 Barksdale Federal was a Barkus & Meow Sponsor. Supporting their mission to develop, foster and promote responsible pet ownership, and programs benefiting abused, neglected and homeless animals.

February

1-5 Junior Achievement – Employees volunteered to teach 13 K-8 classes about their communities and the role each person plays in the dynamics of a successful community.

4 BFCU presented two \$1,000 checks with KTBS to two teachers at Bossier High for One Class at a Time.

5 Employees attended the Providence House Mardi Gras parade to show continuing support for families with children as they battle to shed the bonds of extreme poverty and homelessness.

6 BFCU partnered with Airline High School to put on the Regional High School Wrestling Championship.

10 Employees taught a financial literacy class at Caddo Career Center.

11 KTBS' On Your Side: On Call – Employees discussed the features and benefits of credit card ownership in today's market.

16 BFCU sponsored Fort Polk's Bass Masters Fishing Tournament.

19 BFCU had a booth at the Caddo Career Center Job Fair to discuss benefits of a career at our Credit Union and how to apply.

20 Barksdale Federal was the Bossier Parish Baseball Varsity Jamboree sponsor to make sure that athletes in Bossier Parish are provided with a safe and successful season opening game.

22-23 Participated in Fort Polk's Military Saves Week in which employees taught a Budgeting and Credit Score class to soldiers and their families.

25 BFCU was the table Sponsor at the Oakdale Chamber of Commerce Annual Banquet.

Welcome New SEGs

- Cooley's One Stop of Leesville
- Lexington Place Apartments of Shreveport
- Quintin's Paint and Body Shop of Leesville
- Rosewood Home Market of Bossier City
- S & M Remodeling of New Llano
- Verizon Store P581001 of Bossier City
- Verizon Store 2895701 of Shreveport

March

1 Barksdale Federal was the Team Sponsor for Springhill Dixie Youth Baseball & Softball to help instill teamwork and good sportsmanship in our local youth.

2 & 16 Right Start – This event was put on by BAFB to welcome new airmen to the base and introduce them to the surrounding area. We had a table to offer CU services to the airmen and their families.

4 BFCU was the table Sponsor at the Shreveport Little Theatre's Gala to show support for the arts in our community.

5 Employees participated and raised funds for the American Heart Association Heart Walk in Alexandria.

8 Employees delivered "Welcome Home" baskets to the Providence House for their new graduates. We provide a few necessary items for the home to start their new lives.

11 BFCU sponsored and was present at the Louisiana Association of Business Educators Annual Convention.

19 Barksdale Federal sponsored and staff participated in the DeRidder Slow Rollers Gatorama Event to benefit God's Food Box.

22 Caddo Parish Sheriff's Office Retirees' Luncheon – showing support for those who have given their time to the service and protection of our community.

27 BFCU was a sponsor for the Senior Olympics – giving our senior community fellowship and exercise through games and sporting events.

Rates and Dates

Account	Rate	APY*
Prime Savings	0.25%	0.25%
Sp. Purpose Savings	0.25%	0.25%
Children's Savings	0.25%	0.25%
Christmas Club	1.50%	1.50%
IRA Prime Savings	0.25%	0.25%
Regular Checking	0.10%	0.10%
Plus Checking	0.20%	0.20%
High Five Checking	0.10%	0.10%

* Annual Percentage Yield.

Rates effective November 5, 2014.

Rates subject to change without notice.



Federally Insured by NCUA



2701 Village Lane
Bossier City, LA 71112

318-549-8240
www.bfcu.org

Holiday Closings

Barksdale Federal Credit Union will be closed for the following holidays:

Memorial Day, May 30

Independence Day, July 4

Report lost or stolen Credit cards: **800-543-5073** or **727-570-4881** after hours.
Debit cards: **800-472-3272** or **973-682-2652**.

How Millennials Can Stop Worrying and Love the Credit Card

Ever since the recession, debt has become a much scarier word. Spending on someone else's dime brings along a load of baggage, including payment due dates, fees and interest. So when young adults first become eligible for credit cards, many choose not to get one. In fact, a poll of 1,161 adults from 18 to 29 years old showed that 63 percent of them do not own a single credit card.* Many feel they should spend within their limits and stick to cash or debit cards, which provide many of the same conveniences of credit cards.

But are millennials dismissing credit cards without giving them a fair chance? These are some of the advantages credit cards offer when used responsibly:

- **Building a credit history.** If you never have a credit card or take out a

loan, you won't be able to build a credit history and earn a high credit score. It's important to show creditors that you are capable of paying back loans so that you can take out big-purchase loans such as for a car or home.

- **Short-term liquidity.** If you need to make a few major purchases at the same time, credit cards will give you the funds you need to purchase everything now. This way you get what you need right away and can pay when you are more comfortable with how much money you have in your checking account.
- **Credit card rewards.** Lots of credit cards offer cash back on purchases. You could earn hundreds of dollars in cash just from spending how you already do. But do your homework, since some cards have interest rates that can effectively cancel out much of what you earn in cash.

Credit cards have their share of benefits, but you shouldn't radically change your spending habits. Avoid accumulating debt by paying off the full amount you owe each month. To see if a credit card is right for you, contact Barksdale Federal at **800-647-2328** or **bfcu.org**.

* Source: Bankrate.com.



Be sure to ask a BFCU representative about our introductory rate card.