



# MEMBERSHIP MATTERS

**P3** | Is Your Account Password Protected?

**P4** | Talk to Aging Parents about Their Finances

**P6** | Celebrate Credit Union Youth Week

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INSIDE  
THIS ISSUE

Focus on Security.....3

Talking to Aging Parents about  
Their Finances .....4

Board Member Retires .....5

Board Member Elected .....5

Celebrate Credit Union Youth Week .....6

Congratulations to Our  
Four Scholarship Winners! .....6

Community News ..... 6-7

Rates and Dates.....8

Barksdale Federal Credit Union Financials

February	2011	2012
Loans	\$473,975,328	\$489,430,979
Assets	\$1,004,519,474	\$1,083,303,314
Deposits	\$906,846,183	\$978,414,525
Reserve	\$93,247,506	\$100,178,099
Members	99,504	101,663

All financials are rounded to the nearest dollar.

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

Message from

In an economic environment that has produced some of the tightest margins for financial institutions in decades, I am very happy to report to you that Barksdale Federal Credit Union continues to demonstrate strong success in our market areas. How do we measure success? Well, if we were a typical bank this question would be easy to answer. The answer would be all about earnings-per-share.

For us, success is measured differently. Sure, there are the financial indicators that are very important for the credit union to monitor and manage, such as capital ratios, cost of funds, delinquency ratios, loan-to-share and NEV (net equity value) ratios. But at Barksdale Federal Credit Union there is another factor critical for our success and something we never take lightly. I call this factor the relevancy factor, and the question we continually ask at the credit union is, “Are we making a difference in our members’ lives?”

Barksdale Federal’s structure of governance, with its non-paid volunteer Board of Directors and Official Family, creates an atmosphere where healthy questions like this can be asked. This relevancy factor is unlike our bank cousins where very often everything orbits around the one question most important to a bank: How can the institution maximize the profit it receives from each of its customers? I am not trying to point a finger at those “evil” bankers. I have even seen banks where trying to move a little toward a credit union mentality of “putting the customer’s interest first” has found some success from our secret formula.

But I believe at the core, the present structure of volunteerism and democratic voice at the credit union has created the possibility of relevance, making credit unions so different from any other structure found in the American financial system. This structure makes us unique in a very positive way, and here at Barksdale Federal, we have leveraged that difference for decades and have found in that difference our culture and success.

Having said this, I would now like to offer an answer to the one question that I seem to get more than any other as CEO of Barksdale Federal; which is, “What keeps you up at night?” Actually, this question is easy to answer. What keeps me up is the possibility of suddenly finding Barksdale Federal Credit Union no longer relevant to our membership. There are at least three elements to this issue.

First is technology. Technology is moving at an exponential rate. I think as people living in this culture today, we have become a little numb to the speed of change occurring in our day-to-day lives. The next “big thing” technologically isn’t a decade away, it’s next year. If you own a tablet or smartphone, the next “big thing” could be as



# the CEO

soon as the next new application. We at the credit union know that the technological organization we are today will be very different in five years.

I don't have space here today to describe the differences in the way our staff communicate and function in our day-to-day operations from just a few years ago, but the difference is fundamental and continues to evolve and change constantly. As a learning organization, we have been able to ride the tech wave very successfully and Barksdale Federal's Board of Directors and management team are sensitive to the critical nature of this element for continued success.

The second element of relevance, government regulation, is more difficult to manage. The unintended consequences of well-meaning federal regulation create massive amounts of work, monitoring and expense for credit unions, even though credit unions were never a part of the problem. Over the past five years our government has created departments within departments responsible for governmental oversight issues. This creation is an expensive endeavor that is a hidden tax on our membership.

For the smallest credit unions in our industry, regulatory burden – because of its time and expense – has become their No. 1 issue. For Barksdale Federal Credit Union this burden makes managing a challenge because it always requires us to manage regulation reactively as the rules of the game continue to change.

The third element of relevance revolves around relationship. There are some members who will use specific products at the credit union, but have their actual financial relationship with another institution. We have found, over and over again, once we engage these members fully, they find to their delight there is a difference at Barksdale Federal. Our products are always competitively priced, our service is individualized, friendly and helpful, and our concern is always that products and services we offer are in the best interest of the member.

We know to maintain our relevance we need to continue to offer the products and services that make a positive difference in your lives. The challenges you and your family face with financial decisions and choices are the action items in our strategic and operational plans that staff and management execute on a daily basis. Maintaining this relevancy factor, more than anything, is how we measure success.



Sincerely,

Rod Taylor  
CEO of Barksdale  
Federal Credit Union

## ACCESS

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## Looking Out for You: Focus on Security

Safety of our credit union members' accounts has always been a top priority for Barksdale Federal. We want to keep your money safe and protected from fraud.

### Passwords, Please

To protect your account from identity theft, we will ask you to add a password to your account information. You will be asked this password from our employees when conducting transactions in person, over the phone and in the drive-thru. This helps protect you and your money.

Our goal is to continue to provide the excellent, friendly service you've come to expect from us. Thank you for helping make Barksdale Federal Credit Union a secure institution you can trust.



## Grand Opening of the Pines Road Center

Please visit our newest location at  
6790 Pines Road, Shreveport, LA 71129

# Talking to Aging Parents about Their Finances

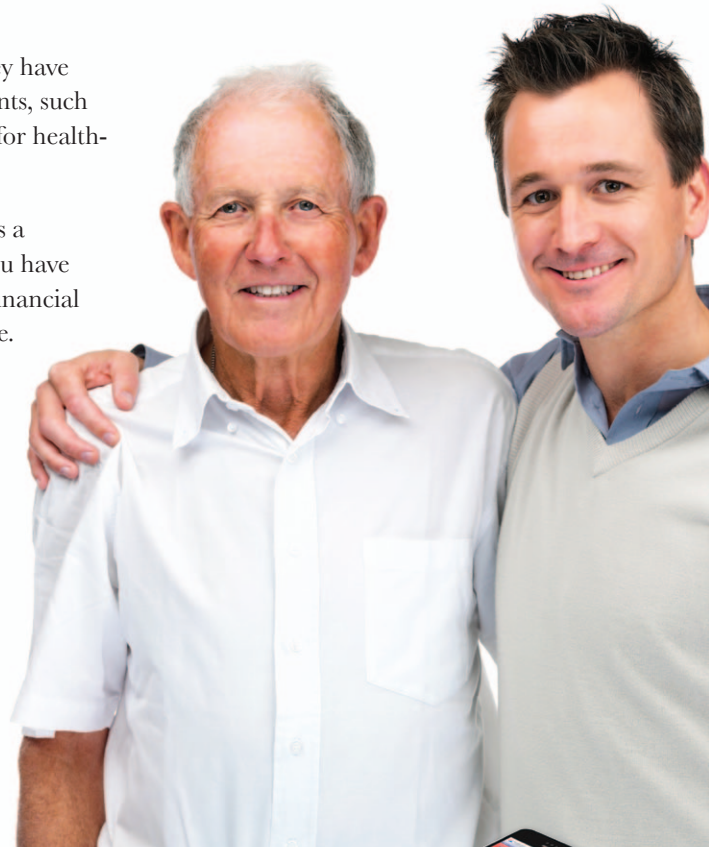
**D**o you know how your parents are managing their finances? If the answer is no, it may be time to have a conversation with them. Few people enjoy talking about money, but it can help ensure your parents' well-being.

- **Bill paying:** Have your parents been unable to pay bills or purchase essential items? If so, help them revise their budget. Are there expenses that can be cut or reduced? Is there a way to increase their income, such as through a part-time job or reverse mortgage? Encourage your parents to contact the creditors/service providers for bills they cannot pay.
- **Long-term care costs:** If your parents do not already have a plan for financing their long-term care, help them create one. It may be difficult to save enough to completely cover their costs. One option is to purchase long-term care insurance. Since there are many provisions to consider, you and your parents may want to talk with an insurance advisor about what would best meet their needs.
- **Salespeople/scammers:** If someone is trying to sell your parents an annuity or other investment opportunity, review it in detail to see if it makes sense financially. If they are getting calls from telemarketers, sign them up on the National Do Not Call Registry (888-382-1222). Discuss common scams, and encourage them to talk to you before sending money to someone.
- **Estate planning:** If you are not sure if your parents have a will, ask. Those with more complicated financial situations may want to have their will drafted by a lawyer, but others may be able to create one with the aid of a book

or software. Also discuss if they have other estate planning documents, such as durable power of attorney for health-care and finances.

Looking for financial advice? As a benefit of your membership, you have access to **BALANCE<sup>SM</sup>**, a free financial education and counseling service. Call **888-456-2227** or visit **www.balancepro.net** for more information.

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## Save with Sprint!

Join the more than 1.3 million credit union members nationwide who are already saving more than \$165 million on their wireless plans! Barksdale Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off\* most regularly priced Sprint individual service plans
- 15% off\* most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

*What are you waiting for? Start saving today!*

\* Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



## 3 Ways to Get Your Discount

1. Call **877-SAVE-4CU (877-728-3428)** and let them know you're a **credit union member**. Ask to be a part of the **NACUC\_ZZM Corporate ID to save**.
2. Click **www.LoveMyCreditUnion.org/Sprint**.
3. Visit your nearest Sprint store.



*Directors' Corner*

# Board Member Retires



**M**aj. (Ret.) C. Emory Goodman, Jr. is retiring from our Board of Directors. Emory came from a political family in Tennessee, where his father served

as a judge of the circuit court. Emory served in the U.S. Army, and during his military career he served in both the European and Far East theaters of war.

After his retirement as an Army Judge Advocate, he served as a civilian

attorney for the U.S. Air Force at Barksdale Air Force Base. He has a B.A. degree and doctorate of jurisprudence degree from the University of Tennessee and a masters degree from Louisiana Tech. Emory and his wife, Vivian, have three children – Dr. Robert Goodman, Ann Marston and Joan Baten – along with five grandchildren and one great-grandchild. Mr. and Mrs. Goodman attend Saint Elizabeth Ann Seton Church in Shreveport. One of Emory's favorite hobbies is square dancing. He has always been such a pleasure at the company Christmas parties with his love for dancing.



Board of Directors: (Back row) Keith Fontenot, Al Oar, Charlene Ringer, Bernie Hawk and Roy Walling (Front row) Emory Goodman and Virgil Barnette

Emory has served 31 years on our Board and previously served on the Supervisory Committee. His years as a volunteer member of the Board of Directors saw numerous changes that helped the credit union and the members flourish. We thank him for his many years of service.

# Board Member Elected



**A**rno Easterly has been elected to serve a three-year term on the Board of Directors. Arno was President and CEO of Barksdale Federal Credit Union from 1984

to 2008 and has served as Supervisory Chairman since 2010. Arno has received numerous awards, including the Louisiana Credit Union League's Distinguished Service, Political Action & Executive of the Year recognition, and in 2004 was awarded the National Association of Federal Credit Unions (NAFCU) Executive of the Year. He also received Outstanding Business Person of the Year for 2006 from the Bossier Chamber of Commerce. He served six

years in the Army Reserve and was called up for 11 months in 1961 during the "Berlin Crisis." While on active duty he was promoted to Sergeant First Class and was awarded the Army Commendation Medal for meritorious service.

Arno is active in the Airline Baptist Church in Bossier City. He was Chairman of the Building Steering Committee for the current building, is Immediate Past Chairman of Deacons and teaches the Sunday school class of oldest men. He enjoys woodworking, home improvement, walking and Bible reading. Mostly he enjoys time with his wife, Clara, their two living sons, Arno III and Darren, and their four grandchildren. His life and business philosophy is in *Micah 6:8*: "Do justly, love mercy and walk humbly with your God."

## BFCU members

could get a  
**Special Discount**  
on car insurance.

Get a quote.  
**GEICO**  
[www.geico.com/cu/bfcu](http://www.geico.com/cu/bfcu)



Some discounts, coverages, payment plans and features are not available in all states or in all GEICO companies. See [geico.com](http://geico.com) for more details. GEICO and Affiliates, Washington DC 20076. GEICO Gecko image © 1999-2012 © 2012 GEICO



April 22-27, 2012

# Celebrate Credit Union Youth Week



**T**hink back. Remember the first check you ever received? Maybe it was a birthday gift from grandparents or your first paycheck as a babysitter. Chances are you deposited part or all of it into a savings account. Replicating that experience with your children or grandchildren is a special rite of passage worth sharing. After all, children of all ages are thrilled to receive or earn money and learning to save prepares them for a sound financial future.

April is National Youth Financial Literacy Month and April 22-27, 2012, is National Credit Union Youth Week™. This year's theme is "Be a Credit Union Super Saver." The Super Saver theme emphasizes the power of saving. It's a great opportunity to drop in at Barksdale Federal Credit Union with your children or grandchildren and put them in the role of saving superheroes. Show them how special they are by making a deposit in their savings

accounts. Or, if you haven't opened savings accounts for them yet, Credit Union Youth Week is the perfect time to take that financially rewarding step together!

We'll have contests, prizes, delicious treats and much more!

## Go the Distance with Us!

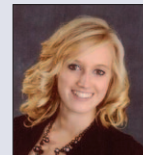
Understanding the value of money and how to manage it effectively is more important than ever for today's youth. As parents, grandparents or mentors, you have the opportunity to teach, guide and serve as role models in this significant and rewarding task.

We're also committed to helping today's youth learn to manage money wisely. Our competitive savings and loan rates, along with financial education, are making it possible for many children and teens to reach their financial goals.

## Congratulations to Our Four Scholarship Winners!



John Clawson  
from Airline  
High School



Haley Harmon  
from Anacoco  
High School



Morgan LaPrarie  
from Ruston  
High School



Kylee Williams  
from Faith Training  
Christian Academy

**BFCU**

## Community News

### **Dec. 16, Jan. 20 and Feb. 24**

Barksdale AFB's 5K Run.

**Dec. 20** Santa visited Blanchard Center to listen to the children's wishes.

**Dec. 21** Blanchard Center delivered coffee and cookies to the Blanchard Town Hall and our local Police and Fire Department.

**Jan. 1** Renewed our commitment to provide daily newspapers to the VA Medical Center.

**Jan. 3** Cotton Valley Center sponsored basketball information to all during the KTKC weekly coverage.

**Jan. 12** Taught a budgeting class to the students at Shreveport Job Corp's Painting Division.

**Jan. 14 – 15** Supported the Parkway High School soccer tournament.

**Jan. 17** Employees donated 44 dresses to Susan's Closet, an organization raising money for our local affiliate of Susan G. Komen.

**Jan. 17** Taught a budgeting and checking account class to Fort Polk Soldiers through Army Community Service's Financial Readiness Program.

BFCU

# Community News *continued*



**Jan. 17** Teresa Hall, Leesville Center Manager, was honored for her service as Past President and serving on the Board of Directors for the past four years at the Vernon Parish Annual Chamber Banquet.

**Jan. 18** Blanchard Center judged the Science/Social Studies Fair at the Blanchard Elementary School.

**Jan. 24** Supported the Parkway High School Lady Panthers Softball Team.

**Jan. 24** Attended the Southwest Louisiana Chamber Banquet in Lake Charles.

**Jan. 26** Selected the winner of our Facebook contest – Brittany Baker – for the George Strait and Martina McBride concert.

**Jan. 27** Tricia Turner, Business Development Coordinator, was presented with Volunteer of the Year at the Beauregard Parish Annual Chamber Banquet.

**Jan. 27** Blanchard Center donated to Project Linus, which makes blankets for seriously ill children.

**Jan. 30** Southern Center had “Souper-Bowl” Food Drive.

**Jan. 30 – Feb. 3, Feb. 6 – 10 and March 5 – 9** Employees participated with Junior Achievement to teach classes at Kerr Elementary, Shreve Island Elementary and Blanchard Elementary.

**Feb. 1 and March 21** Attended Barksdale AFB’s Right Start to welcome new Airmen and civilians.

**Feb. 1** Fort Polk Center employees donated to LifeShare in the hopes of saving countless lives.

**Feb. 2** Sponsored Bossier Chamber of Commerce’s Night of Stars.

**Feb. 2** Became Partners in Education with KR Hanchey Elementary School.

**Feb. 3** Supported 2 MXG Maintenance Professional of the Year luncheon.

**Feb. 4** Cotton Valley Center participated in the Springhill Main Street Mardi Gras Parade.

**Feb. 9** Became Partners in Education with Rosepine High School.

**Feb. 11** Supported the 24<sup>th</sup> Annual African-American Awards Banquet held at Morningstar Baptist Church.

**Feb. 13** Renewed our support of Safety Town.

**Feb. 13** Kicked off our annual Muscular Dystrophy fundraiser to help local children fighting muscular dystrophy, ALS and related diseases.

**Feb. 14** Partnered with KTBS for 2012’s One Class at the Time. The winner was Ms. Lyons at Oil City Elementary.

**Feb. 14** Fort Polk Center had a bake sale and raised \$77.46 for the American Heart Association.

**Feb. 15** Taught classes to Job Corp’s Administrative students.

**Feb. 16** Supported the American Heart Association’s Go Red Luncheon.

**Feb. 16** Employees served soup to those in need at a local DeRidder soup kitchen.

**Feb. 18** Sponsored the North Webster High School Baseball Jamboree.

**Feb. 18** Leesville Center participated in the Mardi Gras Parade.

**Feb. 21 and Feb. 23** Taught a budgeting and checking account class and home buying seminar to Fort Polk Soldiers at the Military Saves Week Event with the Financial Readiness Program.

**Feb. 23** Employees of the northern centers did their part to help save lives with LifeShare.

**Feb. 24** Employees enjoyed sharing information with more than 1,000 students at the Caddo Career & Technology Center’s 2012 Job, Career, and College Fair.

**March 1** Participated in the Beauregard Business & Career Solutions Center and Beauregard Chamber of Commerce 2012 Job Fair.

**March 3** Southern Center employees participated in the Cenla Heart Walk in which they raised money to help fight heart disease.

## Welcome New SEGs

Young Arts of Leesville, LLC – Leesville

DeRidder Pets – DeRidder

Love and Laughter Child Care Center – Leesville

First Baptist Church of Winnfield – Winnfield

**March 6** Showed support of the Herndon Magnet School Highstepper’s Dance Line.

**March 9** Employees participated in the Louisiana Association of Business Educators 2012 State Conference.

**March 10** Promoted wellness, teamwork, family fun and community involvement at the 2<sup>nd</sup> Annual TL Rodes Elementary School “Wrangler Run 5K and Health Walk.”

**March 15** Helped sponsor Bossier High School’s Don Millen Bearkat Relays.

**March 17** Helped bring the BAFB Melodrama Reading to the Barksdale AFB Library.

**March 22** Taught a budgeting class to students at Shreveport Job Corp’s Welding Division.

**March 23** Oakdale Center fought for more birthdays by walking in the America Cancer Society’s Relay for Life.

**March 24** Sponsored the Barksdale AFB Flag Lake Bass Tournament to Air Force families.

**March 24 – 25** Participated in the Alexandria Home and Product Show.

**March 24** Title sponsor for the 2012 Warrior Run, a fundraising event to help support the needs of our military heroes.

## Rates and Dates

Account	Rate	APY*
Prime Savings	0.35%	0.35%
Sp. Purpose Savings	0.35%	0.35%
Children's Savings	0.35%	0.35%
Christmas Club	2.00%	2.00%
IRA Prime Savings	0.35%	0.35%
Regular Checking	0.15%	0.15%
Plus Checking	0.25%	0.25%
High Five Checking	0.15%	0.15%

\* Annual Percentage Yield.

Rates effective April 1, 2012. 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 28

**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**.

*Your Finances  
Anywhere  
Anytime*



TEXT

WEB

APP

**Manage your finances anywhere, anytime with Barksdale Credit Union Mobile Banking. It's a fast, free\* and secure way to:**

- Check your account balance and transaction history
- Transfer funds between eligible accounts
- Pay bills on the spot\*\*
- Contact Barksdale Credit Union or locate an ATM quickly

Best of all, you choose whether you want to use a simple text message, your mobile web browser or our free app for ultimate, faster access to your finances on the go – with the same security as online banking.

Ask a member service representative for more details or visit us at [bfcu.org](http://bfcu.org).

\* Message and data rates may apply from your wireless carrier.

\*\* For eligible customers.

# Anywhere

Tap into your account on the go via text, Web or app.

# Anytime

Check your balance and transfer funds anytime you want.

# Secure

Safely track your money – your information is protected.