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Barksdale Federal Credit Union Financials

	February 2014	February 2015
Loans	\$574,481,351	\$585,611,153
Assets	\$1,189,236,468	\$1,223,823,290
Deposits	\$1,071,519,323	\$1,100,496,049
Reserves	\$112,310,865	\$118,040,727
Members	110,113	114,856

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 Four Scholarship Winners!



Nia Savoy

Caddo Parish Magnet
High School
Shreveport, LA



Robert Latour

Caddo Parish Magnet
High School
Shreveport, LA



Madelyn Greenleaf

C.E. Byrd High School
Shreveport, LA



Kenna Leethy

Caddo Parish Magnet
High School
Shreveport, LA

BOAT LOANS

as low as

2.89% APR* up to 72 months!*



*Annual Percentage Rate. Membership eligibility required. APR on 2012 and newer boats ranges from 2.89% - 15.69% APR. Longer Terms Available. Loan example: On a \$25,000 boat loan at 2.89% APR, you would make 72 monthly payments of \$378.61. Not every member will qualify for the lowest rate and/or longest term. Rates are subject to change. Some restrictions apply. Promotion ends April 18, 2015.

We Have a Lot to Celebrate!

On Thursday, March 26, we held our Annual Meeting at the Bossier Civic Center. I wanted to share with you a recap of the information discussed. We had a great 2014 with much in store for this year. Thank you – our membership – for growing with us!

Looking back at 2014 our net earnings were \$6,260,340. Our assets finished over \$1.19 billion from \$1.15 billion at the end of 2013, an increase of 2.81%. Membership for 2014 was over 114,000. The total number of dollars our members borrowed from the credit union over the year was in excess of \$240 million.

BFCU was an award-winning credit union during 2014. Barksdale Federal was voted Best Credit Union by *SB Magazine*. 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. In addition, at the Louisiana Credit Union League Annual Convention we received 1st Place honors for Financial Literacy and Best Newsletter!

In an effort to better serve you, we made moves toward expansion and center improvements in 2014. We purchased property for two new centers, one in Oakdale, which opened Jan. 26, 2015, and another on Ellerbe Road, projected to open in 2015. We also broke ground for the building of our new center in DeRidder. Our Market Street Center remodeling project was completed, and we added four new ATMs, one in Alexandria, one in Oakdale and two in Leesville.

During 2014 we focused on new products and services to make banking at home and on the go more cost effective and convenient than ever. A feature called

Remote Deposit was developed to enhance Mobile Banking, allowing you to deposit checks from anywhere in the world. Barksdale Federal also implemented a new loan payment system called BFCU Easy Pay. In addition, we offered an introductory VISA® credit card rate for a full year on purchases and balance transfers to all new VISA credit card holders.

We welcomed some new additions to the BFCU family including Ryan Jacobson, Dick Gregory and 43 Select Employer Groups (SEGs). Ryan Jacobson is the first Associate Board Member to be added as a result of the Strategic Planning Board Succession Plan. Dick Gregory offers insurance and investment options to all of our membership through InsLink and is located at our Northgate Center. The addition of 43 Select Employer Groups, including Margaritaville and Benteler Steel, created 2,227 potential new members and brought our SEG total to 1,102!

Throughout 2014 we offered some amazing promotions! With auto loan rates as low as 2.89% APR* there was substantial growth in Recreational Vehicle and Boat Loans. We booked \$75 million in loans during Motion Promotion alone. We also held an E-Statement Promotion in which one lucky member won \$500! And finally we finished off the year with holiday signature loans – as low as 6.9% APR.

Barksdale Federal values the communities we are part of. In fact, giving back is the foundation on which this institution was built. As our mission has evolved over time, our bond with the communities in which we live, work and worship has too. We are proud of our

♥ 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
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Sprint

Be sure to mention this code for your discount

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Credit union membership validation is required.

♥ LOVE MY CREDIT UNION REWARDS

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-ups/add-ons for Unlimited, My Way and Framlin 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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role in the community and would like to share some highlights from 2014:

- Held Community Shred Days at Eastbank and Airline Centers.
- Participated in Operation A+ Stuff the Bus Project by collecting school supplies for underprivileged youth.
- Taught a financial re-entry program at Davis Wade Correctional Center.
- Donated blood to save lives in our community with Life Share Blood Center.
- Provided newspapers for our veterans hospitalized at Overton Brooks Hospital.
- Awarded \$6,000 in scholarships to four deserving high school seniors.
- Donated a total of \$293,000 back to the community.



Sincerely,

Rod Taylor
CEO of Barksdale
Federal Credit Union

*Annual Percentage Rate

Congratulations, Dowl!



“When you start a new job your employer always tells you how great things are going to be. You smile, nod your head, and wait a few weeks to see how things really are. For me it’s been nearly two years and the only conclusion I’ve come to is that they were being humble. BFCU actually is a great place to work and it’s the employees that make it that way.”

**—Dowl Carter,
2014 Barksdale Federal
Employee of the Year**

Employee of the Year

Help Us Celebrate Youth Month!

It's a savings safari! Visit BFCU during the month of April 2015 and help us celebrate National Credit Union Youth Month™. Barksdale Federal will show youth and teens how to get Wild About Saving™ at their credit union.

Secret Shopper Program

We would like to invite you to participate in our Secret Shopper Program. Your feedback will allow us to build a better credit union. Best of all, we will pay you for your time!

Visit our website at bfcu.org and click on the image on our homepage that reads “We Want You!” to enroll.

InsLink, Inc Services

InsLink, Inc Services
Don't forget to visit with our InsLink
Financial Service Representative
Norman Cone at **318-629-8389** or
Dick Gregory at **318-549-4027** for
additional income solutions.

Tap. Snap. Deposit.

Deposit checks fast with your mobile phone or iPad®. Try it! Download our app on the App StoreSM or Google PlayTM.

Has Your Address Changed?
If your mail is not

Address Changed?
If your mail is returned to Barksdale Federal by the U.S. Post Office, there is a monthly fee of \$5. Please make sure we have your correct mailing address on all accounts by visiting any location, logging into your online banking account and clicking User Options, or calling **318-549-8145** or **800-647-2328**, **option 4.**



1.99% APR*
Introductory Rate!



VISA® Platinum Credit Card

**Barksdale Federal
Credit Union™**

Your Financial Partner for Life™

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*APR=ANNUAL PERCENTAGE RATE. INTRODUCTORY RATE GOOD FOR 12 MONTHS ON ALL PURCHASES AND BALANCE TRANSFERS. AFTER THAT, THE RATE WILL CONVERT TO REGULAR VISA® PLATINUM CARD RATES, CURRENTLY 7.9% - 12.9%, BASED ON CREDIT WORTHINESS. FOREIGN TRANSACTION FEE: 1% OF TRANSACTION AMOUNT ON ALL MULTIPLE CURRENCY; 0.80% OF TRANSACTION AMOUNT ON ALL SINGLE CURRENCY. TO BE ELIGIBLE FOR A VISA 1.99 CARD, MEMBERS CANNOT CURRENTLY HAVE OR BE JOINT ON A BARKSDALE FEDERAL VISA CREDIT CARD. BALANCES ON OTHER BARKSDALE FEDERAL CARD, MEMBERS CANNOT CURRENTLY HAVE OR BE JOINT ON A BARKSDALE FEDERAL VISA CREDIT CARD. NOT EVERY MEMBER WILL QUALIFY. SOME RESTRICTIONS APPLY. LOAN ACCOUNTS MAY NOT BE TRANSFERRED TO YOUR VISA PLATINUM 1.99 CARD.

Directors' Corner

Get to Know Our Mansfield Road Center



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

On Feb. 21, 2007, a ribbon cutting ceremony marked the official opening of Barksdale Federal's Mansfield Road Center. Mansfield Road has been one of Barksdale Federal's top three highest transaction centers ever since.

The full-service center is located at 9134 Mansfield Road, in the old K-Mart shopping center, in the Southwest Shreveport area. There are 12 employees ready to help you with your financial needs. With four Financial Service Representatives, four walk-up teller lines, six drive-thru lanes, two drive-up ATMs and plenty of parking – the center was designed with our members' convenience in mind.

Drew Maggio, Mansfield Road Center Manager said, "We've thoroughly enjoyed these past eight years – getting to know our members in the Southwest Shreveport area. We are looking forward to the many years to come!"

Barksdale Federal will hold its annual Free Shred Day event at the Mansfield Road Center on Saturday, April 18 (see box below). "This is our first year to have the Shred Day event at our location," said Maggio. "I am anticipating a good turnout."

Mansfield Road is one of 20 locations Barksdale Federal has across the state of Louisiana. To find the location nearest you, download our mobile app by searching Barksdale Federal in your app store.



L to R: Lorraine, Dione, Shundra, Teresa, Drew, Kesha, Dawn, LeShanda, Mitchel, Patsy, Tiffany and Leonard.

*Join Us!*

Free Shred Day

Barksdale Federal will hold its 8th annual free community shred day on Saturday, April 18, 2015. Members and non-members of the credit union are able to stop by the credit union's Mansfield Road Location (9134 Mansfield Road, Shreveport, LA 71118) between 9 a.m. and noon to shred up to two trash bags of personal information.

MyBalance: A Budgeting Resource for You

As part of Barksdale Federal's commitment to helping you realize your financial goals, we are pleased to offer this benefit of being an account holder: MyBalance, an online tool that helps you create a budget and a spending plan, at www.mybalancebudget.org.

MyBalance takes the terror – or at least the guesswork – out of knowing exactly how much money is coming in and going out. In this self-guided module, you will create a realistic budget, and will find tools for tracking expenses, tips for taking control of your personal finances, direction on reducing debt, and information specific to challenges you might be currently facing.

MyBalance is designed to be anonymous, but you may choose to have a counselor contact you for unbiased money management information and financial counseling once you've completed it. All you have to do is fill out your information at the end of the program or make a toll-free phone call to

our partner, BALANCE, at **888-456-2227**.

A certified financial counselor can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment – giving you the personal attention you need to meet your objectives. If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan in which your creditors may reduce interest and fees so you can pay your debt quickly and efficiently.

We recognize that money concerns have a serious effect on our quality of life. Now, via www.balancepro.net or by calling **888-456-2227**, financial education is available to you free of charge as an account holder benefit of Barksdale Federal Credit Union.

© BALANCE

BALANCE
FINANCIAL FITNESS PROGRAM

A Gecko walks
into a bank...

...saves the teller money. Could do the
same for you.

See how much more you could save
with your Barksdale FCU member
discount from GEICO.

Tell us you're a member.

GEICO

geico.com/cu/BarksdaleFCU

1-800-368-2734 | Local Office



Some discounts, coverages, payment plans and features are not available in all states or in all GEICO companies. See geico.com for more details. GEICO and Affiliates. Washington DC 20076. GEICO Gecko image © 1999-2013. © 2013 GEICO.



BFCU

Community News

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

First and third Wednesday each month:

Barksdale AFB Right Start – welcoming event for Active Military new to the Shreveport-Bossier Area

Every Thursday morning: BFCU employees attend Fort Polk's Newcomer's Briefings to welcome new soldiers to the area and provide them with eligibility information and benefits of becoming a member of BFCU and banking local!

December

9 Our employees volunteered for the Annual Christmas Run to support Junior Achievement. They assist with this annual run held in downtown Shreveport to help raise funds.

12 Southern Region employees purchased blankets and toiletries for residents of local nursing homes to help support the Nursing Home Angel Tree Project.

12 Employees and members donated toys for Christmas supporting Toys for Tots, which helps less fortunate children in our community.

17 Lifeshare Blood Drives held at Admin and Northgate – employees and members had the opportunity to donate blood to Lifeshare Blood Center.

18 Our Fort Polk Center had a budgeting and credit score class for 66 4/10 Mountain Brigade soldiers.

January

15 Barksdale Federal was the table sponsor for the Beauregard Chamber of Commerce Annual Banquet.

22 Employees donated formal dresses to Susan's Closet – formal dress donations for annual sale where girls can get dresses for \$25 each. All proceeds go to Susan G. Komen.

22 Lifeshare Blood Drive held by our Eastbank location – employees and members had the opportunity to donate blood to Lifeshare Blood Center.

27 Barksdale Federal helped sponsor the Bossier Chamber of Commerce Annual Gala meeting. The meeting introduced incoming board members and gave financials on the status of the Bossier Chamber of Commerce.

29 Barksdale Federal helped sponsor the Shreveport Chamber of Commerce Annual Meeting luncheon – held by the Shreveport Chamber to introduce incoming board members and give financials on the status of the Shreveport Chamber of Commerce

30 BFCU was a table Sponsor for the Beauregard Christian Women's Job Corps Annual Soup for the Soul Luncheon. All proceeds to give women in need the opportunity to gain job and life skills.

February

6 The Oakdale Center had a bake sale for the American Heart Association and raised \$276 for the worthy cause.

Welcome New SEGs

Pathways in Education – Shreveport

Pro 27 Athletics – Shreveport

Natural Artistry – Shreveport

Dockens Surveying, Inc – Many

Watkins Speech Therapy – Minden

C&L Logging, LLC – DeRidder

Rae Anesthesia, LLC – Quitman

New Testament Apostolic Holiness Church – Longville

7 Barksdale showed its support by being a table Sponsor for the Deridder Women's League Mardi Gras Gala. This helps the Beauregard ARC.

14 BFCU purchased a table for employees to attend the 22nd annual African American Awards Banquet. This annual event recognizes African Americans who are making a difference.

2/16-3/17 – Our Northern locations sold MDA shamrocks to help send kids with muscular dystrophy to camp.

20 Staff participated in Fort Polk's CYSS Community Health Fair by providing information on the importance of saving.

20 BFCU provided a \$100 sponsorship for the National Wild Turkey Federation.

24 Employees participated in Ft. Polk's Military Saves Week. Tricia Turner taught on budgeting and credit scores.

28 BFCU was the sponsor of the White Tails Unlimited Banquet in DeRidder.



Our employees volunteered for the Krewe of Barkus and Meoux parade. They assisted where needed for this annual Mardi Gras parade to celebrate pets of local citizens of our community.



The CASA Christmas Project – Southern region employees sponsored several children by purchasing Christmas gifts for them.

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 1, 2013.

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 25

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**.

10 Quick Steps to Sell Your Home Fast

Spring ushers in the beginning of the busy home-selling season. To get your home to stand out from the rest, try a few of these quick and inexpensive strategies.

1. Scrub till it sparkles. From the front door to the bathroom mirror, your home should shine with cleanliness.

2. Declutter. To help buyers see the features of the home and not be distracted by your possessions, remove any extra furniture, countertop appliances, etc. that close in spaces. Also, rearrange furniture for good traffic flow.

3. Make it neutral. Pack away personal items such as wedding photos, razors, toothbrushes, religious icons, children's artwork, etc. This allows the buyer to picture him- or herself living in the house.

4. Organize closets and cupboards. Buyers look everywhere, so make sure storage areas appear spacious. Consider storing large dishes that look cramped in cupboards and half your clothes offsite.

5. Fix small problems, including loose doorknobs, stained or chipped walls, burned out light bulbs, leaking faucets, stained grout, etc. Also, remove eyesores and hazards, such as extension cords and slippery rugs.

6. Hide pets. When showing the house, take animals with you or board them. Put away their dishes and toys.

7. Add extra touches. Add plants and flowers inside and out, set the table with your prettiest dishes and place lamps in dark corners.

8. Provide a clear floor plan and color photos of special areas on your home information sheet.

9. Extend the living space outdoors. Home buyers want usable outdoor space, so show a seating area with a grill on your patio or in your yard.

10. Create online curb appeal. Many home buyers start their searches online. Add a virtual tour to your online listing and be sure that your photos are well-lit. Include photos that make your home stand out.

Now that your current home is ready to sell, it's time to buy your next home. Barksdale Federal offers competitive mortgage rates and flexible options to make the purchase quick and easy. For more information about a mortgage preapproval, call **318-549-8170** to speak with one of our Home Lending Consultants today.



The Price Is Right

Often the most important key to selling a home quickly is pricing. When setting your price consider:

- How your home compares to others in the neighborhood.
- Recent selling prices of homes in the area.
- A range of prices you'll accept.
- Incentives for buyers, such as paying their closing costs.