



Coming Soon!
213 Skyline Dr., Longview, Texas

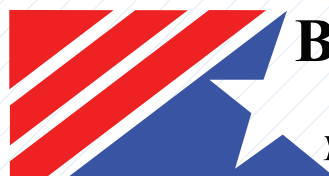
MEMBERSHIP MATTERS

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**Barksdale Federal
Credit Union™**

Your Financial Partner for Life™

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Barksdale Federal Credit Union Financials

	July 2017	July 2018
Loans	\$735,324,069	\$811,336,910
Assets	\$1,281,832,742	\$1,315,891,850
Deposits	\$1,141,258,417	\$1,159,487,872
Reserves	\$131,661,002	\$142,458,513
Members	125,130	129,487

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). CO-OP shared branches can be found at www.co-opsharedbranching.org.

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Forbes Names the Best Banks and Credit Unions in Every State



In June 2018 Barksdale Federal Credit Union was featured in **Forbes**. **Forbes** partnered with a market research firm to produce their first-ever look at the Best-in-State Banks and Credit Unions. “The credit union with the top

score over all is Louisiana-based Barksdale Federal Credit Union.” To see the full article, visit bfcu.org.

ICU Day Is **October 18, 2018**

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It’s about people helping people. That’s why credit unions always offer a platinum lining.

This year, we’re celebrating International Credit Union Day’s platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Be a part of this year’s celebration – join us October 18 to help celebrate!



Take Advantage of These Gems of Membership



Patrick Gullatt
CEO

Barksdale Federal Credit Union has some hidden gems you may not be aware of and I would be remiss if I did not take this opportunity to get those secrets out.

Our first little gem is our **Business Banking and Commercial Lending Services**. You can walk into any one of our locations and speak to a center manager about your business financial needs. Think of our center managers

as your business lending partners. They are here to help you secure affordable financing for your business. Don't have time to visit a location? You can go out to our website and fill out a business loan inquiry form to get the process started.

We also offer merchant services for your business. Barksdale Federal partnered with Direct Connect to offer best-in-class processing services. You can connect directly with Judie Montelepre at **318-230-3880** to discuss your payment processing needs.

Our second hidden gem is **Barksdale Investment Services**. Designed exclusively for our credit union members and located right here at the credit union, the Barksdale Investment Services program offers retirement, insurance and investment programs to help you and your family. Contact our program coordinator, Heather Wilkin, at **318-549-4063** to learn more about the available services and to see if an appointment with one of our financial advisors would be beneficial for you.

And lastly (and I have had a hard time determining the third item to share with you because we really have a lot of outstanding products and services), but I wonder if you know that Barksdale Federal offers **reward points** not only on our credit cards but on our debit cards too. That's a hard product to find these days. Our credit card program is one of the best, and you can earn 1 point for every dollar spent – but rarely do you see a debit card with reward points. On the debit card side you will earn 1 point for every two dollars spent. Ask about opening a checking account with a debit card and start earning your reward points!

Rewards for Your Everyday Purchases



Year-end holiday shopping is right around the corner, the best time to earn MORE rewards!

Barksdale Federal Rewards is a simple, easy to use program that rewards you with points each time you use your credit and/or debit card. From groceries to fuel to utility bills, your everyday purchases will really pay off.

- **Credit cardholders:** Earn 1 point for every \$1 spent on signature transactions
- **Debit cardholders:** Earn 1 point for every \$2 spent on signature transactions

Redeem Your Points for Rewards

Visit dreampoints.com/bfcu or call **877.829.0142** to redeem your points.



Congratulations Mr. Walling for being inducted into the Louisiana Credit Union Hall of Fame!

Mr. Walling serves on our Board of Directors as Secretary/Treasurer. This award recognizes the valuable leadership, commitment, dedication and contributions made to enhance the credit union movement. Mr. Walling has dedicated his time to our credit union for the last 46 years! Thank you Mr. Walling for all that you do.

A Difficult, But Important Conversation

Estate Planning With Your Parents

Money is a taboo subject in many families, which makes it more difficult to talk with your aging parents about financial planning. But as seniors live longer and face the possibility of physical and mental disabilities that could limit their decision-making and independence, it's vital that families discuss estate planning before they're faced with a health crisis or long-term care issues.

So what's the best way to get your parents to open up about their finances? Here are some tips for approaching this sensitive topic:

Choose an appropriate time for the discussion. Avoid major holidays or family gatherings.

Include all siblings in the conversation. This lets your parents know everyone is concerned, not just you.

Speak from the heart. Let your parents know that you want to help them get the best advice so they can maintain financial independence and control over their lives.

Focus on your parents' wishes. Let your parents know that you want to be clear about their wishes and you want to make sure their goals are met. You might take a direct approach and ask them to clarify what you and your siblings should do in case of an emergency. For example, what documents do you need and where are they? And who do your parents want to take care of what?

Focus on others' experiences. If you know of friends or family members who are struggling with their finances later in life, you might want to use that as an example and ask your parents if they have a plan for the same scenario.

Stress the need to establish a plan for your family's protection. Emphasize



that having an estate plan, will, durable power of attorney and advance health care directive in place can reduce headaches for family members.

Do your own estate planning. Use the lessons you learned as an opportunity to discuss the issue with your parents.

Share a brochure or article. Let your parents know that you've found some interesting information they might like to read.

Be patient. You won't be able to accomplish your goals in one conversation. Ongoing discussions should continue. And even if your parents have an estate plan in place, they may need to change it in the future. Keep the dialogue going throughout the years.

Encourage your parents to seek professional advice. If they feel more comfortable talking to a third party, recommend some advisors. Your parents may breathe easier knowing you don't want to control the situation. Our Barksdale Investment Services team has professionals who would be happy to meet with anyone

interested in putting together a plan for an estate.

Contact the program coordinator, Heather Wilkin, at **318-549-4063** to schedule an appointment today!

Norman Cone
1560 E. 70th St.
Shreveport, LA 71105
318-629-8389

Whitney Grisham
700 Northgate Rd.
Bossier City, LA 71112
318-549-4027

* Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer-sponsored retirement account and an IRA.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Guarantee. Not a deposit of any financial institution.
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Directors' Corner

New BFCU Branch Opening in Longview, Texas

When you think of Barksdale Federal Credit Union, you may think of just Louisiana. We have over 20 locations within Louisiana and we've been here since 1954 – so we can understand why the Bayou State comes to mind. However, as of 2017, you can also find us in the great state of Texas!

That's right – the merger of a small credit union in Longview, Texas, gave us the

opportunity to grow our brand in a new market. This move is our first venture outside of the state of Louisiana. In May of 2017, Barksdale Federal officially expanded our field of membership and merged with AMOCO East Texas FCU.

We currently have two addresses within Longview. One is the original AMOCO building located at 1507 Pine Tree Road. Our second location is under construction



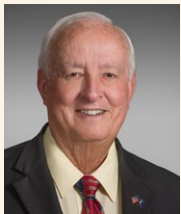
L to R - Arno Easterly, Al Oar, Ryan Jacobsen, Charleene Ringer, Bernie Hawk, Roy Walling, Steve Stakes

at 213 Skyline Drive (right behind the Raising Canes restaurant on Airline in Longview). We are looking forward to opening our Skyline location in the first quarter of 2019.

We believe the East Texas market is a logical extension of our geographic reach and look forward to serving potential members in the Longview area. This is new territory for us, but we are confident that our Texas membership will love us just as much as our Louisiana members do!

Board Nominations

Nominating Committee Chairman Willie Tong has announced the selection of the following candidates to fill three Board of Directors expiring terms.



Bernie Hawk. Retired United States Air Force in the grade of SMSgt. Served from December 1958 to December 1986. Employed Air Force civil service as the Support Group Executive Officer, and 2 Bomb Wing Protocol Officer July 1987-May 2001. Education: High School. Does volunteer work with Barksdale Air Force Base Pharmacy. Member of the Board, Barksdale FCU. Serves on the BFCU Supervisory Committee. Member of Bossier Council of Aging. Member of Shady Grove Baptist Church and Usher. Mr. Hawk is married to Fern Stringer Hawk. They have one daughter, Tammy Nechelle.



Ryan Jacobsen.

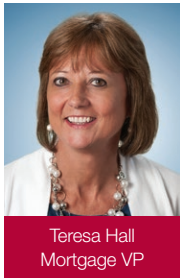
Dr. Jacobsen currently works at Overton Brooks VA Medical Center as the Transition and Care Management Program Manager, which supports Iraq and Afghanistan combat Veterans. He served in the Louisiana Army National Guard as a Cavalry Scout and is a Purple Heart Recipient from the Iraq War. He has his Doctor of Nursing Practice from Chatham University, Masters in Nursing Administration from LSU School of Nursing New Orleans, Associates of Science in Nursing from Northwestern State University. Dr. Jacobsen partnered with BFCU in the Volunteer Associate Program from 2014-2016. He was appointed to the Supervisory Committee from 2016-2017. He was voted Chair of the Supervisory Committee and served in this role from 2017-2018. He is active with community Veteran groups, nursing organizations, and a member of Shreveport Community Church. He is married to his wife, Carly, and they have two children.



Steve Stakes.

Mr. Stakes retired from the United States Air Force in the rank of Chief Master Sergeant after serving 28 years on active duty. He is a veteran of the Persian Gulf War and continues to serve as a civil servant in Headquarters Air Force Global Strike Command as Chief, Nuclear Operations Support Branch. He holds degrees in Personnel Administration and Aviation Technology as well as certifications in Organizational Leadership and Management. Steve, now serving on the Board of Directors, was appointed to the BFCU Supervisory Committee in 2009 and served as Chairman from 2012-2017. Under his leadership comprehensive processes were established to protect BFCU assets through internal and external auditing practices, IT security, and business services evaluation. He is a member of the Air Force Sergeants Association and American Legion. He enjoys spending time with his wife, Susan, and their two children.

Hidden Costs New Homeowners May Overlook



Teresa Hall
Mortgage VP

After months or years of diligent money management, you saved up enough to buy your first home. Now you get to enjoy the stability of homeownership, and the prospect of having a healthy financial asset once it's paid off.

Of course, that doesn't mean you should stop saving. Indeed, owning a home means you'll have to stay prepared to cover a variety of costs – some less obvious than others.

While all homeowners likely incorporate a mortgage and maintenance into their monthly budget, here are a few under-the-radar expenses to watch out for.

Lack of Insulation

No matter where you live, you'll probably need to heat your home when temperatures turn cold. You'll quickly realize that the heating bill can balloon past expectations if you keep your house

warm all day and night. Turning down the thermostat when you leave for work or go to sleep will help lower costs, but there may be an even more effective tactic. Make sure your attic is adequately insulated with at least 6 inches of insulation between the beams to regulate heat flow.

Leaky Pipes

Since pipes run behind the walls throughout your home, you may not think about them much. You assume they're structurally sound but it's hard to know for sure. This can become problematic if you have a leak. If pipes fail or become corroded, your water bill will take a hit. Bottom line? Keep an eye on your bill for any surges in monthly costs. If you suspect there's a leak, don't wait. Inspect it ASAP before the problem gets worse.

An Over-Heated Water Heater

Just as proper insulation can keep your gas bill in check, a regulated water heater will keep utility costs down. Most of us don't pay much attention to that large tank

tucked away into the corner of our attic or garage. As long as hot H₂O runs out of the faucet, all is good, right? The problem is that when the temperature on the heater is set too high, it drives up gas or electric costs (depending on your type of heater). The sweet spot for temperature is 120 degrees F. Set your temperature accordingly, and you'll still enjoy a hot shower and trim your monthly utility bills.

An Old HVAC Unit

If your new home came with a new HVAC unit, you're in good shape. If your unit is 12- years-old or older, or if you're not sure of its age, hire a professional to inspect it. You may have to dip into savings to cover the service fee, but the alternative – replacing a burned-out unit – could possibly cost thousands of dollars.

At Barksdale Federal we are here for you – call a Mortgage Lending Consultant at **318-549-8170** or visit **bfcu.org**.



Experience Payment Processing Designed for You Introducing Direct Connect – Our Preferred Merchant Services Provider

At Barksdale Federal Credit Union, we expect our partners to share our commitment to enhancing the financial well-being of our members and we are pleased to introduce our exclusive merchant services provider, Direct Connect. Direct Connect offers our members best-in-class processing services to power their payments. Unlike other payment providers who take a "one-size-fits-most" approach to merchant services, Direct Connect's philosophy is "one-size-fits-none." Members receive personalized POS device training and ongoing support

any time from Direct Connect's in-house Customer Care team.

Learn more! Request to be contacted at go.directconnectps.com/BarksdaleFCU or contact one of our local payment specialists:

Judie Montelepre
318-230-3880
Judie.Montelepre@dc-payments.com

Jay Branham
318-446-3831
Jay.Branham@dc-payments.com



BFCU Community News

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

June

1 Barksdale helped the City of Oakdale honor local law enforcement and first responders.

7 Employees worked to fight hunger in our community at the Food Bank of Northwest Louisiana's Empty Bowls Event.

14 Staff honored business professionals demonstrating professional excellence and service to the community at the Minority Business Opportunity Awards.

21 Overton Brooks VA Medical Center received a staff donation of \$1,560 to continue services to our homeless veterans.

23 The Dog Days of Summer were in force at Barkus and Meoux's event to support abused, neglected and homeless animals.

24 BFCU employees assisted in preparing food at the Manna House and served meals to the homeless in the Alexandria area.

30 BFCU offered fans and provided a photo booth at the Fort Polk Freedom Fest to show our support for soldiers and their families.

July

4 Life jackets were provided to children at our annual Free Life Jacket Give-Away held at the Independence Day Festival on the Shreveport Riverfront.

6 BFCU helped the East Texas Chapter of the American Petroleum Institute raise scholarship funds for children of the East Texas Oil and Gas Industry at the 36th Annual API Bass Tournament.

21 Food boxes were filled for the elderly at the Alexandria Food Bank.

25 By partnering with our community, employees presented Children's Miracle Network with a check for \$12,881.49 to help children in need at all stages of life.

26 Our community was invited to help Stuff the Bus and ensure local kids have supplies to enjoy a successful school year.

26 The Bossier Parish New Teacher's Luncheon provided support to new teachers and administrators as they entered the 2018–2019 school year.

28 Community spirit, togetherness and steak were on the menu at Springhill's annual Piggly Wiggly Steak Cook-Off.

29 Our Barksdale Buddy friends were all invited to enjoy free fun, sun and lunch at Splash Kingdom Waterpark at the 3rd Annual Buddy Bash celebration.

30 BFCU partnered with the Pediatric Brain Tumor Foundation's "Ride for Kids" event to help fight the effects of this illness.

31 Backpacks filled with school supplies were given away at the Annual Shreveport-Bossier City Mayor's Backpack Give-Away.

August

2 Employees provided account information and school supplies at the Vernon Parish School Board's Resource Fair.

7 Vernon Parish School Board Cafeteria Workers received financial tips and learned the benefits of credit union membership.

9 Students at Shreveport Job Corp Center were taught about finances and career opportunities in the financial services field.

14 Teachers were shown appreciation with "Welcome Back to School" snack baskets.

16 Employees attended the Fort Polk Super Sign-up to inform spouses new to the area what BFCU has to offer them and their families.

17 Cotton Valley partnered with the North Webster Elite Football Program to teach young players the value of teamwork.

WELCOME SEGs

- B3 of Louisiana of Leesville, LA
- BeauJax Craffthouse of Bossier City, LA
- Jet Jr., Inc. of Stonewall, LA
- Joel Busby Consulting of Leesville, LA
- Midway Consulting, LLC of Jonesboro, LA
- Patriot Outfitters of Ft. Polk, LA
- Strange Cemetery Association of Saline, LA
- The Accent and Company of Leesville, LA
- VWF Auxiliary District 11 of Jonesboro, LA

19 The Annual Hope House Lobster Dinner and Silent Auction fundraiser was held to fight domestic violence in our area.

22 Leadership were updated on the "State of the State" at the Northwest Louisiana Legislative Summit to be prepared for changes that might affect our membership.

28 Employees learned about the mission, issues and future of Barksdale Air Force Base and our local reserve units at the Military Leadership Forum.



June 27: Our annual fan drive provided our elder neighbors with over 275 fans to keep them cool in the summer months.



July 14: Staff offered fans, love and support for our military at the Vernon Chamber of Commerce's Military Appreciation Parade.

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 July 30, 2018.

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:

Veterans Day, November 12

Thanksgiving, November 22

Report lost or stolen Credit cards after hours: **800-543-5073** or **727-570-4881**. Debit cards: **866-724-2761**.



Business Lending Partners

Barksdale Federal Credit Union knows that when it comes to your business, it's not just about the money—it's about the relationship and helping your business thrive.

Contact us for your business lending needs!