We’ve Added Even More Electronic Services

Over the past few years we have been adding a variety of electronic services to our offerings. Today, we now have a full array of wonderful electronic services to make our members lives a lot more convenient. These are an unparalleled array of services because we offer them at no charge! This is an advantage you wouldn’t get at a bank. Our most recent additions are Mobile Banking and Text Banking. Log in to Home Banking to register for both!

Mobile Banking: Away from your Computer? You can use all of the features of Home Banking on your Cell Phone, including Bill Pay! If you’re already registered for Home Banking, just follow the link to Mobile Banking when you sign in. You’ll find step by step instructions on how to get started. As always, if you need assistance, feel free to call us!

Text Banking: Receive a scheduled text message with your balance or text BAL and receive your balance in just a few seconds.

Don’t forget, we also offer:

E-statements: Get your statements securely on-line. To switch, please sign up on our website under the home banking link.

Remote Deposit: Make deposits anytime! Just log on to DepoZip® from your Home Banking screen, scan your check(s), review your deposit, hit submit, and you’re done.

Finance Works: With Finance Works, you can see all the banking accounts you may have from the BFCU Home Banking page - even if they’re not with BFCU!

Shared Branching: Can’t get to our branch? Conduct BFCU account transactions at non-BFCU locations locally as well as all across the country. No matter where you are if another credit union is in the shared branching network, you can make deposits, withdrawals, make loan payments, transfer funds, check balances and more. For credit unions in the shared branching network visit www.cuswirl.com or link from our web site.

Home Banking: You can pay bills, check balances, transfer money between accounts, and lots, lots more!

On-line Bill Pay: Stop writing checks and pay your bills on-line!

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President’s Message

March 31, 2011

2011 has begun with a mixed economic message for our members and while there is much to be excited about there are also a substantial number of pressing issues that need to be carefully watched.

On the positive side, our overall economy is clearly improving. The stock market is up despite some recent interruptions due to geopolitical concerns in the Middle East and Africa. There are many signs that corporate America is healthy and poised to lead the long awaited recovery. Although unemployment remains stubbornly high, it too should improve as corporations start to spend from their ample reserves.

The remaining challenges include the failure of real estate to recover. Even though we are much more fortunate in our area, there have been a few false starts in the recovery process and prices remain under pressure. Additionally, an improving economy will present the Federal Reserve Bank with the daunting tasks of removing parts of their stimulus and controlling inflation and corresponding increases in interest rates.

Once again firefighters face a potentially high profile fight. This time it appears as if it will be a national one as salary, benefits and even the whole collective bargaining process comes under attack. As in the past, you will need to stay vigilant, stay strong and stay together as you once again fight for yourselves and your families.

As always let us know how we can help you to achieve your financial goals.

John B. Winne
President and CEO

Annual Meeting Reminder

The annual meeting and election of directors will be held on Monday, April 25th at Florian Hall. The election will begin at 7:00am and end at 7:00pm. The annual meeting will follow, beginning at approximately 7:15pm. Don’t forget, we will have our scholarship drawings at the annual meeting. Scholarship applications are due back to the credit union no later than April 15th. Please see page 4 for more details about the available scholarships.

Please visit our website or call us at 617-288-2420 to find out information on the candidates.
BFCU Home Equity Line of Credit

Rates are at an all time low and our Home Equity Line of Credit works in the same way as our regular line of credit. You take advances (either in cash or transferable to any of your BFCU accounts) and as you make payments on the loan your available credit builds back up, leaving you with a ready supply of funds for any situation.

Get the funds you need for:

- Home Improvements/Repairs
- College Tuition
- Debt Consolidation
- Wedding
- Or any other financial obstacle

Call or visit the Loan Department Today!

BFCU Student Choice Loan

a Better Way to Pay for College

Boston Firefighters Credit Union now offers Private Student Loan Solution

Last summer we introduced a new alternative student loan program that helps students fill the funding gaps that federal aid can leave behind. Rising tuition costs, coupled with limited government aid, has created a widening gap between the cost of college and federal assistance. Private loans help students fill the gap when federal loans, scholarships and grants don’t cover all of your college expenses. We understand paying for college can be difficult. That’s why, we made getting the additional funds you need an easy process.

Unlike other alternative loan products, The Boston Firefighters Credit Union Student Choice private loan solution offers:

- Significantly lower rates
- Zero origination fees
- Flexible repayment terms, including:
  - Full payment deferment
  - Interest only
  - Principal and Interest

To find out more about applying for a Boston Firefighters Credit Union Student Choice loan, visit www.bosfirecu.studentchoice.org or you can call Student Choice toll free at 866.825.6587.
### Consumer Loan Interest Rates*

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>APR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto (new or used)</td>
<td>3.99% - 9.99%</td>
</tr>
<tr>
<td>Personal</td>
<td>7.99% - 14.99%</td>
</tr>
<tr>
<td>Line of Credit</td>
<td>10.99%</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>7.49% - 8.99%</td>
</tr>
<tr>
<td>Tuition</td>
<td>6.99%***</td>
</tr>
<tr>
<td>Boat (new or used)</td>
<td>7.99%</td>
</tr>
</tbody>
</table>

*APR = Annual Percentage Rate. Rates reflect a .50% discount for automatic payments. Rate may vary based on terms and individual credit scores. ** This rate does not apply to the Student Choice private loan.

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### Scholarship Opportunities!

Once again, BFCU is pleased to announce we’ll be giving away four scholarships at the annual meeting in April this year. Two $2,000 college scholarships and two $1,000 high school scholarships. Applications are available in our lobby and are due back to us no later than Friday, April 15th. Eligibility requirements will be posted on the application or you can call Kristen with any questions at 617.288.2420 ext. 143.

The winners will be chosen on Monday, April 25th at our Annual Meeting.

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### Hours of Operation:  

**Monday, Tuesday, Wednesday and Friday:**  
8:30a.m. to 3:30p.m.

**Thursday:**  
8:30a.m. to 7:00p.m.

**Saturday:**  
8:30a.m. to 12:30p.m.

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### Contact Numbers:

- **Main Phone:** 617.288.2420  
- **1st Floor Fax:** 857.220.2158  
- **2nd Floor Fax:** 617.288.8750  
- **The Hot Line:** 617.288.BFCU (2328)  
- **Out of Area:** 877.288.BFCU (2328)  
- **Lost VISA Card:** 1.800.449.7728  
- **Lost MasterMoney Card:** 1.800.264.5578  
- **www.bosfirecu.com**

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### Board of Directors:

- Richard T. Kelleher, FAO - Retired  
  *Chairman of the Board*
- Edmund M. Street, L-18 - Retired  
  *Vice Chairman*
- Sean P. Costello, R-2, Gr. 2  
  *Treasurer*
- Edward Paris, Jr., E-18, Gr. 1  
  *Clerk*
- Larry Brennan, E-14, Gr. 3  
- Charles M. Buchanan, Jr., E-24, Gr. 1  
- William G. Dewan, Training  
- Nick DiMarino, TL-10, Gr. 2  
- Ralph Dowling, FAO, Gr. 2  
- Joseph Finn, D-1, Gr. 2  
- Robert Ford, Fire Academy  
- Thomas W. Matthews, HQ - Retired  
- Tom McCann, E-39, Gr. 4  
- Joseph Nee, Maint. - Retired  
- George Patukonis, Training

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### Holiday Closings:

- April 18th: Patriot’s Day  
- May 30th: Memorial Day  
- July 4th: Independence Day

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### Visit Us at: Bosfirecu.com

For product information, Home Banking, bill pay and more.