



FALL 2010

We're all about serving YOU...

A Message from our President /CEO Patricia Kimmel



It's been a long time since we have heard Clara Peller recite the slogan 'where's the beef?', meaning where is the value for the buck? Belvoir Federal is providing that 'beef' with low market loan rates, 1% cash back promotions and checking account offers that help you excel in this financial environment. **We can and will save YOU money. We can and will put money back in YOUR pocket when you build YOUR relationship with Belvoir Federal.**

Our services are oriented to serve **YOU** where, when and how **YOU** want it - 6,500++ branches (shared and outlets), plus every ATM is your ATM, with 100,000++ ATMs nationally and internationally, unlimited home banking with free premium bill pay, e-lets, b-lets (text and e-mail alerts), remote deposit services, and web access. CUXcel pays **YOU** 3.00% APY in dividends and rebates surcharges with no fees for a non-proprietary (foreign) ATM transaction. COMPASS Military Checking pays **YOU** 1.50% APY in dividends, rebates surcharges, pays **YOU** for bills paid and will not charge **YOU** a non-proprietary (foreign) ATM fee. Our members with the Premium Relationship are entitled to even more free services!! It's about the 'value - the beef'. Use whatever ATM **YOU** want to use for free, Use whatever shared branch **YOU** want to use for free, Use e-services for free.

Credit unions are unique financial institutions. We are not-for-profit cooperatives where individuals (**YOU**) save so that others may borrow. **YOU** are 'members' because **YOU** own the organization. **YOU** elect a voluntary, unpaid Board of Directors to manage the Credit Union for the benefit of all members; savers and borrowers alike. Belvoir Federal was organized in 1946. **We have been around for over 60 years.... not merged, not changed and still Fort Belvoir's Credit Union!** We are **YOUR** local community Credit Union focused on serving the needs of Fort Belvoir and the surrounding communities

Belvoir Federal is a growing financial institution. We want your business! We guarantee to provide the best service! Members email or call me with comments. They say WOW I can communicate with the CEO of Belvoir Federal!!!! Yes, **YOU** can, and will, receive a timely response!!! Can **YOU** get a response from the CEO of that 'big' financial institution down the street or across the country? Members, **YOU** own this organization and I want to hear from **YOU**. ceo@belvoirfcu.org. Thank **YOU** for YOUR continued loyalty and membership. ■

Patricia Kimmel
President/CEO

For everyday people. For life.

YOU'RE INVITED*

From October 1st, - December 31st, 2010 you get to decide between **2%** off on your low fixed-rate personal loan special or **1% Instant CASH BACK** for the holidays. We're bringing you the best rates, the best discounts, and the best service! Apply Today!

0.50% OFF ALL AUTO LOANS*

You won't be able to find a better deal, but if you do, tell us and we will beat or match your rate. We're your credit union, and we want to grow the relationship you have with us, its what we strive for everyday. Apply Today!

*Offer ends December 31st. Restrictions and limitations apply to all offers above.

MEMBER'S SPOTLIGHT

We believe in making a difference in the lives of our members. That's why we **SHARE OUR MEMBERS STORIES** each quarter about how we have met members needs and surpassed expectations.



To watch **Member Stories** or to share your own story. Visit BelvoirCreditUnion.org click on "**Meet us**" then "**Member Testimonials**".

APY= Annual Percentage Yield. 3.00% (APY) paid on balances between one penny and \$25,000, and 0.50% APY paid on all amounts above \$25,000 each qualification period the minimum requirements are met. For minimum requirements to be met, actions must be performed and must post to the account during the qualification period. If you do not meet the requirements per qualification period, your account will still function as a free checking account earning .10% APY; however, it will not receive ATM refunds for that time period. For this account type, the qualification period is defined as a period beginning on the last business day of the month and continuing through the next-to-last business day of the following month. For example, the rate that applies for the dividend period beginning March 1st and ending March 31st will be based on service requirements met for the qualification period beginning February 26th and ending March 30th, 2010. All other qualification periods follow this same pattern of dates. Rates and tiers as of OCTOBER 1, 2010 and subject to change without notice. No Minimum Balance Required. Available to Personal Accounts only. Free Online Billpay and Overdraft protection. No monthly service charge. Federally insured by NCUA.

COMPASS Military Checking: To qualify for this account, Active Duty Direct Deposit of Net Pay must post to your COMPASS Military Checking account within 60 days of account opening. If the Active Duty Direct Deposit stops for more than 60 days, the account converts to a Free Basic Checking account. Loan discounts apply to consumer loans only. Valid e-mail address and eStatements are required. Federally insured by NCUA.

Use it or Lose it

According to the Virginia Uniform Disposition of Unclaimed Property Act, accounts that have not had member-initiated activity for a period of five years are considered abandoned property (dividend credits are NOT considered activity). You can easily reactivate your account in one of the following manners: (1) by depositing or withdrawing at least \$1.00 (2) by contacting the credit union at 703-730-1800 and verifying your account information or sending a secure message via our Belvoir Online Banking (BOB) message board. Once a year, Belvoir Federal is required by law to turn over the entire balance on all abandoned accounts to the state. If your account is turned over to the state, you may reclaim it by contacting the Virginia Treasurer's Office at :

Virginia Department of the Treasury - Division of Unclaimed Property
P.O. Box 2478, Richmond, VA 23218-2478

or call 1.800.468.1088. For more information about unclaimed property in the state of Virginia, visit www.trs.virginia.gov/UCP/ucp.aspx. You can also perform a search on the Internet for missing money at www.missingmoney.com. ■

Printed Statements Redesigned

We continually strive to bring you the best possible member experience. That's why we have redone our printed statements, making them easier to read and understand. Did you know that there is a \$1.00 fee for printed statements? Printed statements are very costly to your credit union and environment. Sign-up for FREE e-statements today and save time, save papers, save trees. E-statements are accessed directly from BOB (Belvoir Online Banking), Sign up TODAY! ■



Find us on Facebook and Twitter!

Facebook - Search "Belvoir Federal Credit Union"
Twitter - <http://twitter.com/Belvoirfederal>
or visit our web site and scroll down to the footer.

For branch locations and hours, current deposit and loan rates, or more about us , please visit our web site at www.BelvoirCreditUnion.org.

Mailing Address (for all branches)

Belvoir Federal Credit Union
14040 Central Loop
Woodbridge, VA 22193-1438

Phone Numbers (for all branches)

Mon-Fri: 9 AM - 5 PM
Sat: 9AM - 1PM
Local (703) 730-1800
Metro (703) 551-0001
Toll Free 1-888-503-BFCU
Fax (703) 730-1410
TDD (703) 781-4624

24-Hour Loan Applications

1-877-827-3678

24-Hour ATIRAcreditSM Platinum MasterCard[®] Info

888-428-4721

E-Mail Address

ContactCenter@belvoirfcu.org

Editor

Ken Worthey, Jr.

President/CEO

Patricia Kimmel

Notices

CHANGE IN TERMS

Effective Dec 1st, 2010 we will no longer be a part of the CU Here ATM Network, please contact us for details.

Effective Jan 1st, 2011 there will be a \$1.50 fee at non-proprietary (Non Belvoir Federal) ATMs. Open a CUXcel or COMPASS Military Checking for FREE access to all ATMs nationwide, contact us for details.

WE WILL BE OPENING AT 11AM DUE TO STAFF TRAINING ON:

- Tuesday, October 26th, 2010
- Wednesday, December 8th, 2010

HOLIDAY CLOSINGS:

- Monday, October 11th, 2010
- Thursday, November 11th, 2010
- Thursday, November 25th, 2010
- Friday, November 26th, 2010
- Friday, December 24th, 2010
- Saturday, December 25th, 2010
- Saturday, January 1st, 2011

CLOSING AT 1PM:

- Friday, December 31st, 2010

THE 2011 ELECTION PROCESS HAS BEGUN

Belvoir Federal Credit Union is seeking members to fill volunteer positions for their Board of Directors and Supervisory Committee. Volunteers will work to improve the financial lives of fellow members while gaining practical leadership, team building experience, and education about financial institutions.

If you are interested, please complete and submit a Candidate Application Packet no later than the close of business on November 5, 2010.

For more information, contact the Chief Administrative Officer,
Gaye DeCesare at:
703-730-1800, x5167, or
email election@belvoirfcu.org.

Candidate Application Packets can be downloaded from BelvoirCreditUnion.org.

The Bottom Line (As of July 31st, 2010)

Members	28,537
Shares	\$250,890,756
Loans	\$183,823,788
Assets	\$276,409,531

Federally Insured by the
National Credit Union Administration.