

Bashas' Associates
Federal Credit Union
735 E. Guadalupe Road
Tempe, AZ 85283
(480) 831-0098 * (800) 686-2328
BART (877) 799-0027
Fax - Loans (480) 831-1438
Fax - Tellers (480) 831-1512
Mon, Tue, Thur 8:30-4:30
Wed 9:00-4:30
Fri 8:30-5:00
www.bafcu.com

Once a Member, Always a Member.

BAFCU'S Board of Directors and
Supervisory Committee
Stephan Sciacca
President
16 years service

Chris Kredlo
Vice President
6 years of service

Gloria J. Mundy
Treasurer, CEO/Manager
37 years service

Al Mendoza
Secretary
6 years service

Karen Giroux
Director
4 years service

Elva Vivas
Director
8 years service

Janice Hill
Director
4 years service

Beverly Culver
Director
1 year

Steven Boynton
Sup. Committee Chairperson/Director
4 years of service

Jon Weaver
Supervisory Committee

Tony Ching
Supervisory Committee

Cheryl Hebison
Supervisory Committee

BAFCU Connection is published quarterly for BAFCU member/owners and is designed to provide informative materials of interest to our readers. It is distributed with the understanding that it does not constitute legal, accounting or other professional advice. Legal, accounting, or other expert assistance should be sought from professionals in those fields. Information in this publication is current as of the date this issue was printed. Products, services and their terms may be changed by the CU at any time.

GoToMyCard.Com – Your Online Link for your VISA Credit Cards

At www.gotomycard.com members can access their VISA Credit Card information 24 hours a day 7 days a week. Find the following information:

- ☞ Account summaries
- ☞ Recent Transactions
- ☞ View Statements
- ☞ Make Payments
- ☞ Report Lost/Stolen Cards

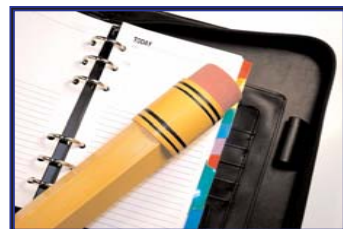
Credit Card Disputes

Occasionally, when reviewing credit card transactions on your statement, you may believe that a charge has been posted to your account in error. You may choose to dispute the questionable charge and have it investigated for you. During the investigation, no fees or interest will be incurred on the questionable charge and payment of the amount in question will not be required. You are obligated to make payment on the portion of your balance not in question.

To dispute a transaction, follow these steps:

- ☞ Select the **Contact Us** link listed under HELP
- ☞ Click on **Send a Message to Customer Service**
- ☞ Select **Billing Errors/Dispute Transaction**
- ☞ Complete the top of the form provided including your telephone number
- ☞ Select your dispute type
- ☞ Complete all field provided
- ☞ Click **"Send Dispute"**

To check the status of your dispute, you can either e-mail us using the Contact us link or call the Customer Service Center at (800) 820-8450.



VISA.
THINK BIG.

Enjoy the Convenience of a VISA Credit Card
and You Could Win \$15,000.00.

Are your dreams larger than life? Making big plans for the future? We can help make them happen. Just apply for a Visa Credit Card and enter the Visa *Think Big* sweepstakes for your chance to win \$15,000 towards your big dreams, hopes and aspirations.

Imagine what you could do with an extra \$15,000. Use it towards fixing up your kitchen. Put it in your children's college fund. Use it towards a new car. Take a well-deserved vacation. Just remember to *think big!* For your chance to be a big winner, ask your member service representative or loan officer about applying for a VISA credit card and fill out a Visa *Think Big* sweepstakes entry. One lucky winner will be randomly selected from all eligible entries received by the end of the sweepstakes promotion period which is 8/01/05 thru 11/01/05. The drawing will be held on or about 11/22/05.

No purchase or obligation necessary to enter or win. Non-application and application entries have an equal chance of winning. See Sweepstakes Official Rules on back of an entry form for complete details or contact the credit union for more information at (480) 831-0098 or (800) 686-2328.



Bashas' Associates FCU 38th Annual Meeting held at



Bashas' Associates Federal Credit Union held their 38th annual meeting on Saturday, May 14th, 2005. This year's meeting was held at [Castles & Coasters](#) located at 9445 Metro Parkway East Phoenix, AZ. Our members and guests all enjoyed the park along with an "all you can eat" buffet dinner with cookies donated from Bashas' for dessert.



The meeting portion of the evening went smoothly with Gloria Mundy, Elva Vivas, Steven Boynton, Janice Hill, and Beverly Culver elected to serve three more years on the Board of Directors. Stephan Sciacca, Board President, reported on the progress of the Credit Union and Gloria Mundy, Credit Union Manager, presented Joe Quihuis with the award for Staff Member of the Year. Marlea Knighton was presented with a 5 year Staff Service award. We held a drawing for our credit union Representatives and Sarah Schmolinoch from Store #146 (now at store #41) won a Westcor VISA gift card. Next, the winners were announced from the raffle tickets for the Children's Miracle Network. This year a trip to Seaworld and trip to Disneyland was donated for our raffle. The most exciting part was the awarding of the door prizes. As you can see from the photos, we had great prizes again this year. We had a record 188 members in attendance. We appreciate all of the members who attended this year's meeting and look forward to seeing you again next year.



Great Rates

Regular shares start at
0.50% APR* 0.50% APY*

Minimum Balance: \$25
Dividends Paid: Quarterly

Share Draft Accounts
0.25% APR* 0.25% APY*

Minimum Balance: \$500.00
Dividends Paid: Quarterly

6 month Certificate of Deposit
Contact CU

Minimum Balance: \$10,000
Dividends Paid: Monthly or at maturity

1 Yr Certificate of Deposit
2.50% APR* 2.52% APY*

Minimum Balance: \$1,000
Dividends Paid: Monthly, Quarterly, or compounded

2 Yr Certificate of Deposit
2.75% APR* 2.78% APY*

Minimum Balance: \$1,000
Dividends Paid: Monthly, Quarterly, or compounded

2 Yr SR Cert. of Deposit
3.00% APR* 3.03% APY*

Minimum Balance: \$1,000
Dividends Paid: Monthly, Quarterly, or compounded

Dividends are calculated on a daily basis. Rates and terms may change. For further information on applicable fees and terms, or to obtain current rates, please call the credit union. Your savings are federally insured to \$100,000 by the NCUA, a US Government Agency. *APR=Annual Percentage Rate APY=Annual Percentage Yield. Rates listed above are at time of print, rates are subject to change.

Loans - Vehicles (New & Used)
0-48 months

As low as **4.49% APR***

Contact CU for additional rates

Loans - VISA Credit
VISA Platinum
8.99% APR*

VISA Classic
11.99% APR*

Loans -
Signature loans start at
5.00% APR*

Recreational loans start at
7.99% APR*

* Annual Percentage Rate. Rates are determined by Risk Based Lending which is based on your Fair Isaac Score reported by the Credit Bureau Agencies.

Coming Soon in the late summer of 2005
"The Westside Branch"

Bashas' Credit Union proudly announces the opening of a branch inside Store #95 located at 19th avenue and Indian School Road.

This will be a full service branch that will serve all our members needs from withdrawals and deposits, to applying for loans and opening accounts.

Please watch for more information at your store or on our website at www.bafcu.com

Inactive accounts Dormant fee

If there is no activity for two years on your account, you will be charged a dormant account fee of \$2.00 per quarter. When the balance drops to less than \$25.00, the account will be closed and the money retained by the credit union. To avoid dormant account fee charges or loss of funds, simply make a deposit, withdrawal or transfer to the account. If you have any questions, please feel free to contact our office at (480) 831-0098 or (800) 686-2328.



Don Asa is the winner of the Father's Day Raffle

A raffle was held on June 16th to raffle a slot machine on behalf of the Children's Miracle Network. This raffle close to \$1,000.00. Thank you to Larry Jersech for his generous donation of this slot machine. We appreciate everyone's continuous support.



Upcoming Holiday Schedule

Bashas' Credit Union will be closed on Monday, July 4th and Monday, September 5th



Worried you won't have enough money for this year's vacation?

Not a problem at your credit union. Just apply for a signature loan and a VISA Credit card at the same time! With direct deposit you can take that vacation and know that your payments are being taken care of while you are having fun with your family

Get your tickets at the credit union for these California theme parks to make your vacation even more fun!

- SeaWorld
- Legoland
- Universal Studios
- Six Flags
- San Diego Zoo
- San Diego Wild Animal Park

Call the credit union for current prices at (480) 831-0098 or (800) 686-2328

COME TO BASHAS' CREDIT UNION FOR...

Cool Deals for



Cool Deal #1 - Great loan rates help maximize your budget!

Bashas' Credit Union has a loan for every need you may have this summer, whether it's a vacation loan, a home equity loan to put in a pool, or a recreational vehicle loan to purchase that new ATV so you can get to the best fishing spots.

Cool Deal #2 - Great Rates on our VISA Credit Cards!

Bashas' Credit Union offers a VISA Classic Card and a VISA Platinum Card with fixed rates. Our credit cards are accepted anywhere you see the VISA logo world wide. If you already have a VISA credit card, that's okay, just transfer those balances with no transfer fees to your new Bashas' Visa Credit Card and enjoy the lower rates right away!



Cool Deal #3 - Easy ways to apply for your new loan today!

Bashas' Credit Union has more than one way to apply for a loan, you can get an application at our office or from your credit union representative at your store and send it to our branch with your most recent paystub, in the green bag or by faxing it. Our fax number is (480) 831-1438. If you have a computer, you can go to www.bafcu.com and apply on-line.



Bashas' Associates Federal Credit Union

The CU Connection

July, Aug. & Sept. 2005 Edition

Your guide to all that's new at BAFCU



Does the price of gas make you feel like your money is all locked up?



Use your Credit Union to **"Unlock"** your money by refinancing that higher interest loan and lowering your monthly payments starting today!

New or Used 36 months Rates start at 4.49%*	New or Used 48 months Rates start at 4.49%*	New or Used 60 months Rates start at 4.99%*	New or Used 72 months Rates start at 5.99%* \$25,000 Min	New 84 months Rates start at 6.49%* \$35,000 Min
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To refinance an existing auto loan from another financial institution with Bashas' Credit Union, contact a loan officer to discuss the amount you owe and the Kelley Blue Book value of your vehicle. We will also need a coupon from the financial institution you are currently making payments to or the itemized purchase order from the dealer. There are no time requirements with the credit union to meet prior to bringing an existing loan to us. All refinanced loans will be subject to the same loan guidelines as any other loan. Bashas' Credit Union will not finance any vehicle with a salvaged title. The credit union will finance 100% of low Kelley Blue Book plus tax, title and license, extended warranty, and GAP Protection Insurance. No vehicles over 10 years.

*Annual Percentage Rate. There are certain qualifications for this loan special, ask your loan officer for details. Rates are determined by Risk Based Lending. Risk Based Lending is based on your Fair Isaac Score which is reported by the Credit Bureau Agencies

We hold the key, Call us today!

