

Bashas' Associates FCU  
**Tempe Branch**  
 735 E. Guadalupe Road  
 Tempe, AZ 85283  
**Phoenix Branch**  
 1940 W. Indian School Rd  
 Phoenix, AZ 85015

(480) 831-0098 \* (800) 686-2328  
 BART (877) 799-0027  
 Fax - Loans (480) 831-1438  
 Fax - Tellers (480) 831-1512  
 Phx Fax - (602) 265-3421

[www.bafcu.com](http://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

**Shelley Regoli**  
*Supervisory Committee*

**Tony Ching**  
*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.

### Bashas' Associates Federal Credit Union's 39th Annual Meeting

This year we will be doing our annual meeting just a little bit different. We will be mailing our annual meeting ballots to our entire membership in an upcoming quarterly newsletter. We believe that this will allow many of our members that are unable to attend our annual meeting the opportunity to have a better voice in the elections and appointments of the officers and committee members that oversee our credit union.

The officers that have been nominated to run for the Board of Directors are: Stephan Sciacca, Karen Giroux, and Al Mendoza. Nominations for vacancies may also be made by petition and sent to Janice Hill, Nominating Committee, P.O. Box 488, Chandler, AZ 85244. This petition must be signed by 1% of our membership which is no less than 75 members. The petition must be received by Janice Hill by midnight, July 31st, 2006. Along with this petition each nominee shall submit a statement of qualifications and biographical data similar to the ones listed below. If you have additional questions regarding this due process, please call Gloria Mundy at (480) 776-6700 or Janice Hill at (480) 895-5357.

**STEPHAN SCIACCA** - Stephan joined the credit union in 1970. He has worked for Bashas' for 36 years and was named Bashas' Store Director of the Year for 2005. He also serves as the Board President for Park Orleans HOA. He has been a volunteer with Bashas' Credit Union for a total of 17 years. He started out on the credit committee and now serves as the President of the Board of Directors. He has held this position off and on for 12 years. Stephan has served in many positions during the past 17 years and we have greatly appreciated his dedication to the Credit Union.

**AL MENDOZA** - Al has been a member of the credit union since 1974. He has been with Bashas' since 1973. From Jan. 2002 until Jan. 2004 he was the director of Operation for Food City Northern Region. In Jan. 2004 he was promoted to the Vice President of Food City Northern Region. Al is very service oriented by serving for over 21 years for the Catholic Diocese Church of Phoenix, and ran the Cinco de Mayo festival for Seton Catholic High School for three years. For the last 6 years Al has been on the Board of Directors. He currently serves as the Board Secretary. Al is a great asset to the Credit Union.

**KAREN GIROUX** - Karen has been working with Bashas' since July of 1975. She started as a courtesy clerk and has worked her way up to Director of Retail regulatory Agency Relations. Her work with the W.I.C. program, Arizona department of Weights and Measures and the state Board of Pharmacy OTC keeps her busy all around the valley and state. She is married to Jack Giroux and has one daughter and two sons. Karen has received some great awards, including Grocer Manager of the Year in 1983, Woman of the Year in 1988, Store Director of the year in 1997 and the Presidents award in 2005. Karen has been a member of the credit union since 1975. She has served on the board for the past 6 years. Karen has brought much insight and knowledge to our Board of Directors. We are pleased that she is willing to commit to continued service at the credit union.



Ask Gloria...  
 about my debit card?

#### How can I use my Credit Union Debit card?

Your credit union debit card can be used everywhere: at restaurants (including fast food locations), stores, specialty shops - even for on-line purchases and bill paying.

#### Can I use my Debit card as a credit?

You can sign for purchases, just like a credit card, anywhere your card is accepted. When you're at a point-of-sale (POS) terminal at a checkout line, merely select "credit" to sign for your purchases.

#### Where do the funds come from when I use my debit card?

These funds are immediately deducted from your checking account and your transactions will show up on your monthly statement.

#### Can I use my Debit card at an ATM?

Your credit union debit card can be used at over 160 ATM's for no charge. Almost all credit union ATM's are free to our members. You can receive a list of these ATM's from our branches or you can check on our website at [www.bafcu.com](http://www.bafcu.com).

#### What do I do if my card is lost or stolen?

If you lose your card, or if it is stolen, please contact Fiserve at (800) 554-8969 and Marisela Arroyo-Carlos at (480) 831-0098 ext. 705 as soon as possible so that we can block your card. If you contact us **immediately** you will have **zero liability** for any fraudulent charges.



### 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

**3.25% APR\* 3.29% APY\***

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

#### 2 Yr Certificate of Deposit

**3.50% APR\* 3.54% APY\***

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

#### 2 Yr SR Cert. of Deposit

**3.75% APR\* 3.80% 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 Autos) **0-36 Mths**

As low as **6.00% APR\***

Contact CU for additional rates

#### Loans - VISA Credit

**VISA Platinum**

**8.99% APR\***

**VISA Classic**

**11.99% APR\***

#### Loans -

Signature loans start at

**8.75% APR\***

#### New Recreational vehicle loans

start at **7.49% 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.

### BAFCU Express Application

#### Applicant

BAFCU Account Number \_\_\_\_\_  
 Amount Requested \$ \_\_\_\_\_ Purpose \_\_\_\_\_  
 Member's Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Employer/Address \_\_\_\_\_  
 Date of Hire \_\_\_\_\_ Salary \$ \_\_\_\_\_  
 Other Income \$ \_\_\_\_\_ Source \_\_\_\_\_  
 Monthly  Rent  Mortgage \$ \_\_\_\_\_  
 1st Auto \$ \_\_\_\_\_ 2nd Auto \$ \_\_\_\_\_  
 Credit Card \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Credit Card \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Alimony/Child Support Payments \$ \_\_\_\_\_  
 Reference name \_\_\_\_\_  
 Reference Phone number \_\_\_\_\_

#### Co - Applicant

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Employer/Address \_\_\_\_\_  
 Date of Hire \_\_\_\_\_ Salary \$ \_\_\_\_\_  
 Other Income \$ \_\_\_\_\_ Source \_\_\_\_\_

#### Payment Protection: Please indicate which type of insurance you would like.

Single Credit Disability Insurance  Yes  No  
 Single Credit Life Insurance  Yes  No  
 Joint Credit Life Insurance  Yes  No

The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

By signing below, I/we authorize BAFCU to check my/our credit history including the verification of the information on this request. I understand that you may contact me for further information, and that this application must be completed fully for BAFCU to process my/our request. You may obtain information from others about me and give credit information to others. I/We attest that all information on this application is correct to the best of my/our knowledge.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

#### Credit Union Information

Date received \_\_\_\_\_ Approved  Yes  No

Loan Officer \_\_\_\_\_

Type of Loan \_\_\_\_\_

Approved amount \$ \_\_\_\_\_ Terms \_\_\_\_\_

Other information \_\_\_\_\_

More great reasons to use **BOLTS**  
(Bashas' Online Teller System) at [www.bafcu.com](http://www.bafcu.com)

**FREE eStatements** Did you know that you can receive free eStatements on BOLTS? It's true. That means you'll get an email notification as soon as your new statements become available. No more waiting for the mail to arrive. You'll have access to each statement for up to 12 months. Of course you can also download a copy to your computer to create your own digital archives. To sign up, simply login to your account and select "**View Statements**" and follow the prompts.

**FREE Online Check Images** Who did I write that check to? What was the amount? With check images now online, you no longer need to request a check copy, pay a fee, and wait for it to be sent to you. You can securely view the front and back of your cleared checks anytime it's convenient for you. To view a check image, login to your account and next to any draft or check you will see a button that says "**View Image**". Simply click on that button and "**Viola**" the image appears!



\*www.gotomycard.com \* www.gotomycard.com \* www.gotomycard.com \* www.gotomycard.com

**Need to make your VISA Credit Card payment?**  
Now you can at [www.gotomycard.com](http://www.gotomycard.com)

**Find out your Balances**  
**Make VISA Credit Card payments on-line**  
**Find your most recent transactions**  
**Get the phone number to report lost or stolen cards and more!**

\*www.gotomycard.com \* www.gotomycard.com \* www.gotomycard.com \* www.gotomycard.com

**Inactive accounts**  
**Dormant fee**

If there is no activity for two years on your account, you will be charged a dormant 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 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.

**Fee Change Notification**

Effective 08/01/06 BAFCU will be increasing the Priority Mail Fee for ATM/POS/Debit Card/PIN rush item from \$30.00 per occurrence to \$45.00 per occurrence. We only impose this fee if the member requests that we **priority** mail their Debit cards and/or PIN numbers. This charge is per item. If you have any questions regarding this fee, please contact Marisela Arroyo-Carlos at (480) 831-0098 ext. 705.

"Hey, I hear they're getting closer to starting the Shared Branching. I can't wait for it to start. It will be so much easier for me to make deposits and withdrawals at the credit union right around the corner. Let me know as soon as you know something more!"



Debbie Zahorna from store #1 is the winner of the Father' Day Raffle

A raffle was held on June 16th to raffle a Barbeque and utinsel set on behalf of the Children's Miracle Network. This raffle raised close to \$750.00. Thank you to Bashas for their generous donation of \$200.00 that was used to purchase this barbeque. Thank you to everyone that purchased tickets, we appreciate your continuous support.



### Upcoming Holiday Schedule

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



Please send me information on the following products or services:

- |  |   |
|--|---|
| <input type="checkbox"/> Savings Accounts                      | <input type="checkbox"/> Home Equity Line of Credit Loans |
| <input type="checkbox"/> Cub Club Accounts                     | <input type="checkbox"/> VISA Credit Cards                |
| <input type="checkbox"/> Christmas Accounts                    | <input type="checkbox"/> Recreational Vehicle Loans       |
| <input type="checkbox"/> Checking Accounts                     | <input type="checkbox"/> Signature Loans                  |
| <input type="checkbox"/> Checking Accounts with Line of Credit | <input type="checkbox"/> Other _____                      |
| <input type="checkbox"/> IRA Accounts                          |   |
| <input type="checkbox"/> Certificate of Deposit Accounts       |   |

Mail request to:  
**Bashas' Associates FCU**  
735 E. Guadalupe Road  
Tempe, AZ 85283

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ AZ, Zip Code \_\_\_\_\_

Bashas' Associates  
Federal Credit Union

# The CU Connection

July, Aug. & Sept. 2006 Edition Your guide to all that's new at BAFCU

## Come to *your* credit union for Cool Deals on SUMMERTIME FUN!



Looking for something a little more on the wild side? Picture yourself tearing up the trail on a four-wheeler, or maybe ripping waves on your new personal watercraft? Or is a motor home or boat more your style? Whatever you're looking for, come to Bashas' Federal Credit Union for some "cool" cash to make your summertime dreams come to life.

**New Recreational Vehicle Rates Start at**

**7.49% \*APR**

**Used Recreational Vehicle Rates Start at**

**7.75% \*APR**

On land, sea or anywhere in-between, get ready for fun with a recreational vehicle loan from Bashas' Federal Credit Union.

Easy to apply for; use the express application on the inside, complete an application online or come by our office to apply for your new recreational vehicle **NOW!**



\* Annual Percentage Rate. 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.