

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/ 17 years service*

Chris Kredlo  
*Vice President/ 7 years of service*

Gloria J. Mundy  
*Treasurer, CEO/Manager/ 38 years service*

Janice Hill  
*Secretary/5 years service*

Karen Giroux  
*Director/5 years service*

Elva Vivas  
*Director/9 years service*

Al Mendoza  
*Director/7 years service*

Steven Boynton  
*Director/5 years of service*

Tony Ching  
*Director/Supervisory Committee*

Shelley Regoli  
*Supervisory Committee*

Noemi Gonzales  
*Supervisory Committee*

BAFCU Connection is published quarterly for BAFCU memberowners 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.

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, 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 contact our office.

# Signature Vacation Loan Rate Reduction Special!



Take advantage of our Signature Loan Rate Reduction and get a 1/4 point rate reduction (up to 1 point) off your new loan for every qualifying Credit Union service you already use or new service you sign up for!

No matter where your vacation takes you, let us help you get there with our Signature Vacation Loans

Months	A+	A	B	C	D
12	8.00%	8.25%	9.00%	11.00%	13.00%
18	8.50%	8.75%	9.75%	12.00%	14.00%

**Qualifying Credit Union Services Include:**  
 Checking Accounts with Lines of Credit  
 Auto Loans  
 Recreational Vehicle Loans  
 Home Equity Lines of Credit  
 Visa Credit Cards  
 On-Line Banking (BOLTS)  
 Direct Deposit

\*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. First time borrower, and those with rates or scores lower than a D score are not eligible for this special.



Ask Gloria...

Can I make a VISA Credit Card Payment On-Line?

You bet! Visit our website at [www.bafcu.com](http://www.bafcu.com), and click on Visa and Debit Cards. On this page you will find a link to [www.gotomycard.com](http://www.gotomycard.com) (or you can go directly to this site). You will need your VISA Card number and some general information to register at this site. Once you have set up your User ID and password, you will have access to any of the following information:

**Cardholders**

- Account Summary
- Recent Transactions
- View your Statement
- Make a Payment
- Lost/Stolen Card information
- Credit Limit Increase

**Help**

- Account Security
- Add/Delete Cards
- Change Password
- Contact Us
- Email Address
- FAQs

Remember that payments made from this site will be reflected on your accounts within 48 hours. If you have any additional VISA Credit Card questions, please contact Brenda Roberts at the Tempe Branch. Her number is (480) 831-0098 ext. 702.

## Bashas' Associates Federal Credit Union's 40th Annual Meeting

**ATTENTION ALL MEMBERS!**  
**WE ARE LOOKING FOR ORIGINAL MEMBERS OF OUR CREDIT UNION!**

This year we will be celebrating our 40th annual meeting on October 20th at Rustler's Rooste. We are interested in any memories or experiences you have had over the last 40 years that you would like to share. Please email these memories (pictures too) to [MKnighton@bafcu.com](mailto:MKnighton@bafcu.com) or mail them to 735 E. Guadalupe Road, Tempe, AZ 85283.

We will be mailing our annual meeting ballots to our entire membership in the next quarterly newsletter and attaching them for members using E-Statements. We believe that this will allow many of our members that are unable to attend our annual meeting the opportunity to have a 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: Chris Kredlo, Janice Hill and Anthony Ching. Nominations for vacancies may also be made by petition and sent to Karen Giroux 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 Karen Giroux by midnight, July 31st, 2007. 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.



**Janice Hill** - Janice Hill has been working as a printing estimator in the Bashas' Print Shop for 12 years. She serves as the company mascot for numerous charities and has helped the Bashas' CU softball team to two 3rd place finishes in the AZ Credit Union Softball Tournament. She was recently awarded Support Team Member of the year for 2005. Janice joined the Credit Union in 1995 and has been a volunteer for the past 5 years. She started out on the Supervisory Committee and now serves as Secretary on the Board of Directors. She also served on the Board of Directors for the AYSO Soccer League as Secretary and Treasurer.



**Anthony Ching** - "Tony" is a native Arizonan who was born in Tucson. He has worked for Bashas since 1979 and has been a member of the Credit Union since 1980. He began his career as a courtesy clerk. He is currently the Store Director of Bashas Store #6. Tony is a graduate of McClintock High School and Arizona State University. He has a wife, Lorrie, and two children Joshua and Emily. Tony started out serving on the Credit Union Supervisory Committee and was asked to join the Board this past year. He currently serves as a Board Member and the Supervisory Committee Chairperson.



**Chris Kredlo** - Chris has been a member of Bashas' CU for over 24 years. He has served in various capacities over the years including 4 years on the Supervisory Committee and the last 5 years on the Board of Directors. He now serves as the Board VP. Chris has been working at Bashas' in the meat dept for 24 years, 17 of those as a Meat Manager. He has participated in the Bashas' Management 101 Courses and currently works at store #19. He has many years of service and is very active in the community. He served for 4 years as the Pres of the Board of South Scottsdale Little League while also serving as a Chairman of Cub Scout Pack 501. He has moved on to the Boy Scout Org and currently serves with Troup 347. He has a wide variety of interests including Real Estate, Finance, Business Law, Investments, and Computers.

### Home Repairs on your to do list?



Before the interest rates get any higher you may want to consider a Home Equity Loan with Bashas' Credit Union. This is a great way to tap into your home's equity. Rather than receiving a lump sum, you are given a credit line to borrow against as you need it. Call and ask how you can apply today!

You can use the money for:

- u Vacations
- u College Tuition
- u Remodeling or home improvements
- u Debt Consolidation
- u Anything you want!

**HELOC are prime minus 1% for loans at 80% LTV and prime minus .75% for loans at 90% LTV. Prime is at 8.25% at time of print.** (APR is Annual Percentage Rate)

### Great Rates

Regular shares start at **0.75% APR - 0.75% APY\***

Minimum Balance: \$25  
 Dividends Paid: Quarterly

Share Draft Accounts

**0.50% APR - 0.50% 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

**4.00% APR - 4.06% APY\***

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

2 Yr Certificate of Deposit

**4.25% APR - 4.31% APY\***

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

2 Yr SR Cert. of Deposit

**4.50% APR - 4.57% 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 at least \$100,000 by the NCUA, a US Government Agency, and backed by the full faith and credit of the United States Government. \*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 **6.25% APR\***

Contact CU for additional rates

Loans - VISA Credit  
**VISA Platinum**

**8.99% APR\***

VISA Classic

**11.99% APR\***

Loans -

Signature loans start at

**8.00% APR\***

Recreational 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.



### Need a Loan? Apply AnyTime, AnyWhere

No matter where you live or work, you're always a click away from BAFCU when you need an auto loan, a credit card, a home equity loan or a signature loan.

Just log onto our Website at [www.bafcu.com](http://www.bafcu.com) and complete an On-Line application. It takes just minutes to complete and submit. Whether you need a home equity loan, auto or personal loan, or a credit card, you can apply whenever it fits your schedule without having to make a special trip to the Credit Union. Our loan applications are secure and easy to use. Simply enter the requested information and click the submit button. Your personal information is encrypted for secure transmission to BAFCU. Once your application is submitted and received, a loan officer will contact you on the next business day.

This is just another convenient tool Bashas' Associates FCU offers to help manage your finances. There is no fee for using the on-line loan application, and you get the same great rates and services as if you had applied in person. BAFCU wants to be your primary resource for all your financial needs. Your credit union's mission is to serve the membership with a wide selection of the most popular loan products offered at affordable prices with quick loan approvals. Apply anytime for any type of loan - be it home equity, new or used auto, credit cards, or personal. Please check our Website at [www.bafcu.com](http://www.bafcu.com) to learn about the types of loans we offer and our current rates.



### Everyone is a Winner!

This April 2007 Bashas' Associates Federal Credit Union was proud to be a part of the biggest fund raising event our Credit Union has ever seen. Thanks to all of your support of our Children's Miracle Network Dollar Drive, we were able to raise over \$4,500 to help sick and injured kids throughout Arizona. Thank you for all that you do to help give back to the community that you work and live in, and for your continued support of your Credit Union!

In addition to raising a great amount of money to be donated to the Phoenix Children's Hospital, two lucky people won our wonderful cruise prizes. Candie Valdez of store 100 was our Credit Union Rep winner, and Elvia Burruel of store 156 was our general donation winner. Congratulations Candie and Elvia - we hope you enjoy a fun and relaxing vacation!

Last year Arizona credit unions raised over \$440,000 for the Children's Miracle Network benefiting Phoenix Children's Hospital. BAFCU is proud to be a part of supporting the everyday miracles that happen to aid Arizona's kids in getting better, getting home, and getting back to normal. Credit unions are all about "people helping people," and this is just one more way for all of us to help give back to the community. Thank you for your continued support of BAFCU and the Children's Miracle Network!




### Sweet Treats to Beat the Heat

Beat the heat and help support Phoenix Children's Hospital at the same time by stopping by our Tempe branch for a cool treat during our "Sweet Treats to Beat the Heat" campaign. Starting the first of July we will be selling cool treats to all our members.

### Faxes for Fun

The end of August we will be holding a "Fax for Fun" drive where members can fax us a request to purchase raffle tickets for a weekend of fun. Our raffle will include a **3-day/2-night hotel package, \$100.00 Gas Card donated by Enterprise Car Sales and tickets to the San Diego Zoo and Legoland.**

The raffle will be held starting Monday Aug. 27th thru Friday Aug. 31st. The winner will be drawn on Friday at 4:30 PM. Members can enter as many times as they would like for this raffle. Watch for the fax form at [www.bafcu.com](http://www.bafcu.com).



# The CU Connection

Jul, Aug & Sept 2007 Edition Your guide to all that's new at BAFCU



## CELEBRATE WITH US!

### INTRODUCING OUR NEW ATM CASH CARDS AND 17 NEW BAFCU ATM'S

#### NEW ATM CASH CARDS

Bashas' Credit Union is pleased to offer our membership ATM Cash Cards for savings accounts. These cards can access your funds from over 1,000 credit union ATM machines statewide at **No Charge!**

The cards are available for a low monthly fee of \$2.00 per month. All members 16 and older can request a card with any existing savings accounts by visiting [www.bafcu.com](http://www.bafcu.com) and downloading the Cash Card Request form. Members will be allowed 5 cash withdrawals per month. For more information, please contact a Member Service Representative at (480) 831-0098 or (800) 686-2328.

#### NEW BAFCU ATM LOCATIONS

To go along with our new ATM Cash Cards, we have installed 17 new BAFCU ATM 's throughout the state. This brings our total ATM dispensers to a total of 27. We are continuing to work with Bashas' Management with plans to install more machines in the near future. These ATM dispensers will be free to all credit union members using their ATM Cash Cards and/or Visa Debit Cards. Using your PIN number, you can even get a cash advance with your Bashas' Credit Union Visa Credit Card with no cash advance fees. Contact our office for more information regarding any of our convenient cards.

#### BAFCU ATM LOCATIONS:

- Bashas' #91 Bagdad
- Bashas' Training Center Phoenix
- Bashas' D/C Chandler
- Bashas' Corporate Office Chandler
- Food City #26 1005 N. Arizona Ave Chandler
- Food City #95 1950 W. Indian School Rd Phoenix
- Food City #106 4344 W. Indian School Rd Phoenix
- Food City #132 2709 W. Van Buren Phoenix
- Food City #135 5114 W. McDowell Rd Phoenix
- Food City #138 2036 E. Thomas Rd Phoenix
- Food City #140 6544 W. Thomas Rd Phoenix
- Food City #143 4430 E. McDowell Rd Phoenix
- Food City #146 4338 W. Thomas Rd Phoenix
- Food City #148 3205 E. McDowell Rd Phoenix
- Food City #149 6025 N. 27th Ave Phoenix
- Food City #150 8210 W. Indian School Rd Phoenix
- Food City #152 4727 E. Southern Ave Phoenix
- Food City #153 3446 W. Camelback Rd, B1 Phoenix
- Food City #162 845 W. Southern Phoenix
- Food City #142 6020 N. 59th Ave Glendale
- Food City #145 450 S. Country Club Dr Mesa
- Food City #77 2950 S. 6th Ave Tucson
- Food City #133 3030 E. 22nd Street Tucson
- Food City #136 1225 W. St Mary's Tucson
- Food City #147 1830 E. Irvington Rd Tucson
- Food City #151 719 E. Fort Lowell Tucson
- Food City #156 1221 W. Irvington Rd Tucson