

## BAFCU'S 42nd Annual Meeting

The 42nd Annual Meeting of Bashas' Associates Federal Credit Union was held on Saturday, October 24th, 2009 at Food City #5. Those in attendance enjoyed a hearty breakfast created by the Food City Deli. Chris Kredlo conducted the meeting and Gloria Mundy gave the Board of Directors' Report and the Treasurer's Report. Keith Reynolds, Shelley Regoli, and Al Mendoza were elected to the Board of Directors by acclamation. It was a great time to visit with our credit union friends and families.



### We love our Credit Union Reps!

We presented the following Credit Union Reps with a 3 day/ 2 night vacation voucher as a "Special Thank You" for joining us at our annual meeting and for all they do to help keep our members informed. They were Olga Pineda, Antonia Naverez, Maribel Bracamonte and Leslie Tizio.

### And the winner is . . .

Angie Montelongo won the Door Prize. She will be taking a little "Vacation" compliments of Bashas' Credit Union! The drawing was done by Melissa Knighton



Five year Service Award Reciprocates: Angie Montelongo - Member Service Rep, Marisela Arroyo-Carlos - Debit Card Dept, Carrie Taft - Loan Officer, also pictured Gloria Mundy.

Ten year Service Award Reciprocates: Joe Quihuis - Accounting, Lesley Peterson - Accounting, Marlea Knighton - Marketing Director, also pictured Gloria Mundy - CEO. Not pictured, Anita Ortega - Phoenix Branch Manager.

You could win  
**\$100.00** by  
 signing up for  
 eStatements!



If you have not  
 already signed  
 up, now is a great time to  
 do it. . . It's easy and free!!!

**You must already be signed up with  
 on-line access thru BOLTS! Call a  
 Member Service Representative  
 today for more information  
 (480) 831-0098 or (800) 686-2328.**

**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  
 Tempe Fax - Loans (480) 831-1438  
 Tempe Fax - Tellers (480) 831-1512  
 Phx Fax - (602) 265-3421  
[www.bafcu.com](http://www.bafcu.com) Email: [bafcu@bafcu.com](mailto:bafcu@bafcu.com)

Board of Directors/Supervisory Committee

- Chris Kredlo-*President*
- Janice Hill-*Vice President*
- Gloria J. Mundy- *Treas/CEO/Mgr*
- Shelley Regoli-*Secretary*
- Keith Reynolds-*Director*
- Elva Vivas-*Director*
- Al Mendoza-*Director*
- Steven Boynton-*Director*
- Tony Ching-*Director/Supervisory Committee Chair*
- Supervisory Committee
- Tony Ching, Noemi Gonzalez, Sheri Endsley

**Loans:**  
**Vehicles -**  
 (New & Used) 0-84 mths  
 Rates low as 4.99% APR\*  
 Contact CU for additional  
 rates

**VISA Credit Cards-**  
 VISA Platinum **8.99%** APR\*  
 VISA Classic **11.99%** APR\*  
 VISA Share Secured  
**14.99%** APR\*

**Signature loans**  
 Start at 8.00% APR\*

**Recreational loans**  
 Start at 7.49% APR\*  
 \* Annual Percentage Rate. Rates are  
 determined by Risk Based Lending

**Inactive Savings 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 quar-  
 ter. 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.

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 member/owners and is designed to provide informative  
 materials of interest to our readers. It is distributed with  
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 services and their terms may be changed by the CU at  
 any time.

*The Joy of BAFCU*  
*Skip - a - Payment!*



**Don't stress out Santal!**

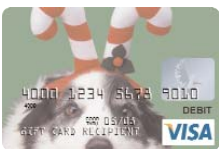
Just take advantage of our Skip-a-payment program.  
 We offer a once a year skip-a-payment option for  
 many\* of our loans.

There is a \$30.00 fee for this service. You can find the  
 form at [www.bafcu.com](http://www.bafcu.com). Simply download it, fill in the  
 blanks, and fax it to (480) 831-1512. Take advantage of  
 this service before the year is over!

\*Loans not included are: VISA Credit Cards, Back to School  
 and Step Forward Loans.

**Give them the Gift they Really Want. . . .**  
**a VISA Gift Card!**

Cards can be loaded with amounts from  
**\$10.00 to \$1,000.00** instantly and can be used anywhere  
 that accepts the VISA logo - even on-line!  
 They cost **\$3.00** per card to load.



**Come in one of our branches  
 and get your Christmas shopping  
 done in one stop!**



**Closed for the Holidays Schedule!**

**Closed Wednesday  
 November 11th**



**Closed Thursday  
 November 26th**



**Closed Friday  
 December 25th**



**Closed Friday  
 January 1st**



**Holiday Signature  
 Loans start at 8.00%**

Rates depend on your Isaac  
 Score and loan amounts  
 depend upon your signature  
 limit. Call a loan officer for  
 more information at  
 (480) 831-0098 or  
 (800) 686-2328



With a loan at  
your credit union,  
 you will have  
 plenty to be  
**"Thankful"**  
 for this  
 holiday season.