

Keep your eyes on that mouse!



Bashas' Associates FCU will be closed on the following days to train and install a new computer software program. This new program will streamline our processing time. After the first of the year, we will be able to provide on-line real time for our members enabling you to know the actual balances of your accounts at any given time. Deposits and withdrawals will automatically be updated. Please mark your calendars to remember these important dates:

Monday, October 10th and Monday, October 31st



Expensive repair bills can leave you stranded financially unless you have Mechanical Breakdown Protection. Bashas' Credit Union offers this valuable coverage for just a fraction of what you would pay at the dealership. This coverage includes:

Competitively priced coverage for new and used vehicles with low or no deductible.

Cost is 30-70% less than other protection plans you can purchase.

Cost can be financed into your loan payment; no money up front.

National coverage, no matter where you live.

Repairs authorized at any licensed facility of your choice. You don't have to go back to the dealership for service!

Coverage can be cancelled at any time and if you never use it, you are eligible for a full refund.

Coverage is available for new or used vehicles and includes 24-hour roadside assistance, rental vehicle assistance, tire road hazard protection, lock-out service, towing and much, much more.

Protection plans are fully transferrable if you sell your vehicle.

Contact the loan department for more information regarding these Protection Plans.



For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan; the credit union is making a difference for its members and the community as a whole.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future. In honor of International Credit Union Day, October 20, we will be celebrating with cookies and balloons in our lobbies.

We look forward to seeing you!



Watch your savings account for the automatic transfer of your Christmas Account on Thursday, November 3rd. The payroll deductions will continue for the next year.



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.

Bashas' Associates Federal Credit Union



NCUA

The CU Connection



Oct. Nov. & Dec. 2005 Edition

Your guide to all that's new at BAFCU

Hop on over to our new pad!

Announcing our Phoenix Branch Located Inside Food City #95 (on the west side wall of aisle 1)

1940 W. Indian School
Phoenix, AZ 85015

Branch Hours

9:00 AM – 4:30 PM Mon, Tue, Thurs, Fri
10:00 AM – 4:30 PM Wed
Closed for Lunch: 1:30 PM – 2:00 PM

Phone Numbers

480-831-0098
Ext. 716 Branch Mgr & Loan Dept
Ext. 717 Member Services
800-686-2328 Toll Free
602-265-3421 Fax



Services

Consumer Loans
Home Equity Loans
Visa Credit Cards
Visa Debit Cards
Checking Accounts
Savings Accounts
Certificates
Wire Transfers



Skip a VISA Credit Card Payment for the Holidays!

We want to wish all of our VISA Credit Card holders a very Happy Holiday by offering them the opportunity to "skip" their January 2006 VISA Credit Card payment. It's very easy, just don't send in a payment until February. So use your VISA Credit Card and don't worry, spend the rest of your time trimming that Christmas tree!

The finance charge will continue to accrue at the normal rate. No late fees will be charged for the month of January. Some restrictions will apply.



Meet the Staff of Bashas' Associates FCU

Meet your Member Service Representatives.



Starting on the left: Angie Montelongo, Andrea Madril, and Erin Banda.

At Bashas' Credit Union your MSR staff is always ready to take your phone calls and assist you with your deposits and withdrawals. They know who does what in the credit union and are happy to help meet your banking needs. Our Member Service Representatives are more than just tellers. They have many other duties such as: Deposit verifications, New account packets, Payroll processing, Ticket Sales, Training Class Orientations, Patriot Act Verifications, Opening New member accounts, Address and Name changes.

Meet your Member Service Officers and Loan Officers

We have two very experienced and informed loan officers. They are ready and willing to do what they can to assist our members with their loans and financial needs. They had knowledge regarding the latest Auto Loans, Shared Secured Loans, Home Equity Line of Credit Loans, and much, much more. Our loan officers are also Notary Publics and offer this valuable service to our members at no charge. Our Member Service Officers are prepared to help you with your checking accounts, ATM and Checkcard transactions, On-line banking, Money Transfers, Bart Pin numbers, Debit Card Disputes, Lien Releases, and Loan Processing.



Loan Officers in back: Connie Cazee and Carrie Taft. MSO staff is Marisela Arroyo-Carlos and Monica Garcia.

Meet your Management, Marketing, and Accounting/IT Teams



Starting at the left: Lesley Peterson, Joe Quihuis, Marlea Knighton and in front is Brenda Roberts and Gloria Mundy.

Gloria Mundy is our Credit Union CEO. She has been part of this credit union since 1967. She brings much knowledge and financial expertise to our credit union as she successfully keeps our us moving towards a financially secure future. Our Operations Manager is Brenda Roberts. Brenda can run circles around us keeping up with the VISA Credit Cards, Collections, Bankruptcies, Cash Vault, IRA's, CD's and any other member questions or complaints. Marlea Knighton trains and works with our Credit Union Representatives in our stores, along with the duties of Website, Marketing, On-going Staff training classes, and assisting your CEO.

Our Accounting/IT team is staffed by Joe Quihuis and Lesley Peterson. Joe handles the accounting for the credit union along with any IT needs. He is also knowledgeable in IRA's, CD's, Payment Accounts, and Wire Transfers. Lesley is ready to answer your EFT questions, Checking Account Disputes, NSF's, Dormant Accounts, Stop Payments, and all daily accounting procedures.

Meet your Phoenix Branch Staff

Anita Ortega has been promoted to the Branch Manager of our Phoenix Branch. She will be handling the daily procedures of this new branch along with processing the loans for our members that live near this branch. She is assisted by Alma Chavez-Gonzalez as the branch Member Service Officer. Alma will be handling all MSO duties along with the Member Service Representative duties at this time. Together they will help you with your Loans, Checking Accounts, ATM and Checkcard transactions, On-line banking, Money Transfers, Bart Pin numbers, Debit Card Disputes, Lien Releases, and Loan Processing Deposit verifications, New account packets, Ticket Sales, Patriot Act Verifications, Opening New member accounts, Address and Name changes.



Alma Chavez-Garcia and Anita Ortega

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
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/31 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.

Introducing Travelex Money Transfer Send Money Home Today At Your Credit Union!

Over 2,500 Payout Locations in Mexico



For more information
on rates or payout locations
call 1-800-686-2328 or
(480) 831-0098



The New Credit Union Visa Gift Card



Gift giving made easier!

Now you can give your friends and family the gift they really want.
A secure, prepaid card they can use to make purchases at
millions of Visa debit merchants all over the world.

It's the most flexible gift you can give!

* Use of the Gift Card is subject to Terms and Conditions.



gift card

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
2.85% APR* 2.88% APY*

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

2 Yr Certificate of Deposit
3.10% APR* 3.14% APY*

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

2 Yr SR Cert. of Deposit
3.35% APR* 3.39% 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 **5.25% APR***

Contact CU for additional rates

Loans - VISA Credit
VISA Platinum
8.99% APR*

VISA Classic
11.99% APR*

Loans -
Signature loans start at
7.75% 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.