

The CU Connection



Apr. May & Jun. 2008 Edition

Your guide to all that's new at BAFCU



Introducing Bashas' **My Bill Pay and My Bill Pay Plus** Program. Online bill pay is a convenient way for you to pay all your bills from one secure website. It's as simple as visiting our website, logging into BOLTS and paying your bills at your convenience.

Security - Online bill pay is ten times safer than mailing checks. (Research gathered by the Aite Group)

Ease - Our bill pay is simple to understand and even easier to navigate.

Time - Pay all of your bills in minutes instead of hours.

Convenience - No more stamps, envelopes, and trips to the post office!

Trust - Online bill pay greatly reduces the risk of human error and late payments.

Cost for My Bill Pay Plus - **FREE** to Premier Checking

\$7.50 for all other Checking Accounts

Cost for My Bill Pay - **FREE** to Classic Checking

\$6.00 for all other Checking Accounts

Fees - (for Classic Checking Accts) \$6.00 per month if not used for one month consecutively, until service is resumed or cancelled.
 (for Premier Checking Accts) \$7.50 per month if not used for one month consecutively, until service is resumed or cancelled.

Please log in to www.bafcu.com and sign in to your account on BOLTS and click on the Bill Payer tab at the top. Take a trial run through the Demo site to see how this new service can work for you.

Premier Checking

This checking account is designed for the computer savvy member that uses BOLTS and will want to sign up for "My Bill Pay Plus" right away! This checking account offers the following services:

- ◆ Interest Bearing with balance of \$500 or more
- ◆ LOC limit of \$1,000 min@ 14% or Share Secured LOC of \$1,000 @ 12%
- ◆ VISA/Debit Check Card
- ◆ Free Official Checks, 12 convenience checks One box of checks per year My Bill Pay Plus
- ◆ Shared Branching and Overdraft Advantage (after 60 days)

Requirements: Active Bashas' Visa Credit Card Classic or Platinum

Classic Checking

This checking account is designed for the more advanced member that uses a checking account regularly and may want to try My Bill Pay or on-line products. This checking account offers the following services:

- ◆ Interest Bearing with balance of \$500 or more
- ◆ LOC limit of \$500 min@ 18% or Share Secured LOC of \$200 @ 12%
- ◆ VISA/Debit Check Card
- ◆ Free 12 convenience checks
- ◆ My Bill Pay free or My Bill Pay Plus for \$7.50 per month
- ◆ Shared Branching and Overdraft Advantage (after 60 days)

BAFCU's Checking Accounts with Choices

All four checking account types offer the following services:

- ◆ Opening Deposit of \$25.00 but no minimum balance required
- ◆ Savings Account Overdraft Option available
- ◆ BOLTS (online banking) eStatement, and Direct Deposit
- ◆ Shared Branching (after 60 days)

Basic Checking

This checking account is designed for the member that occasionally uses a checking account. This checking account offers the following services:

- ◆ Interest Bearing \$500 or more
- ◆ VISA/Debit Check Card
- ◆ Convenience checks @ \$2.00 per sheet of 4
- ◆ My Bill Pay for \$6.00 per month or My Bill Pay Plus for \$7.50 per month
- ◆ Shared Branching and Overdraft Advantage (after 60 days)

New Start Checking

This checking account is designed for newest members from age 16 up or for the member that has completed the CCCS Check Wise Program. This account offers the following services:

- ◆ ATM Cash Card with limits of \$200.00 per day
- ◆ Convenience checks @ \$2.00 per sheet of 4
- ◆ My Bill Pay for \$6.00 per month or My Bill Pay Plus for \$7.50 per month

Let us
make your
SPRING
BREAK
08!
GREAT!

Apply for one of the following loans and we will give you a 3-day/2-night hotel vacation package to one of 25 different locations from San Diego, CA to Orlando, FL.



Get approved for a New or Used Auto loan for over \$15,000.00



Get approved for a New Signature loan for over \$5,000.00



Refinance your existing Auto Loan* from another financial institution for 1% lower than your current rate for over \$15,000.00



Get approved for a New VISA Classic or Platinum Credit Card with a limit of \$5,000.00 or higher.

*BAFCU will refinance at Kelly Blue Book retail for 1% lower than the rate you are currently paying. There is a floor level of 5.50%. Kelly Blue Book retail must cover payoff. Some restrictions apply. Contact the loan department for more information at (480) 831-0098 or (800) 686-2328 at extensions 709 - Carrie, 711 - Connie, 716 - Anita and 723 - Monica.

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.

Board of Directors/Supervisory Committee

Stephan Sciacca-President
Chris Kredlo-Vice President
Gloria J. Mundy-Treas/CEO/Mgr
Karen Giroux-Secretary
Janice Hill-Director
Elva Vivas-Director
Al Mendoza-Director
Steven Boynton-Director
Tony Ching-Director
Supervisory Committee
Tony Ching, Shelley Regoli, Noemi Gonzalez

Loans -

Vehicles -

(New & Used) 0-48 mths
New Rates low as 5.75% 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 which is based on your Fair Isaac Score

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 fees 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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Hot! Our Home Equity Loans are Sizzling!

Hot!

Hot!

Home equity loans can be used for many major long-lasting investments such as home improvements, debt consolidation, college tuition, medical bills or buying a vehicle. Turn your home into a HOT financial resource.

Take some equity from your home with a Home Equity Line of Credit available at your Credit Union.

Rates are variable with an index of prime:

5.75 % APR for 80% LTV
(Prime plus .50)

6.00 % APR for 90% LTV
(Prime plus .75)

Prime rate is determined by the Wall Street Journal Prime Rate and are subject to change. Rates quoted in this newsletter were based on prime at 5.25 dated 03/25/08.

Time to order checks?

- Try our new check printer and get a \$1.00 per box off their already lower prices. Call Marisela Arroyo-Carlos at ext. 705 to place your first order. To view the styles click on the **Reorder Checks With a Discount** on our website home page at www.bafcu.com.

Duplicate check orders are \$10.83

Single check orders are \$8.71



Did you hear the Credit Union is opening a new Tucson branch this summer?

Keep your eyes open for more information in the next newsletter!



Clip and Mail to:

Bashas' Associates FCU 735 E. Guadalupe Rd Tempe, AZ 85234 ATTN: Marlea Knighton

Complete this form and sign up for eStatements to be entered in a drawing for a **\$100.00** VISA Gift Card. eStatements can be viewed online with your BOLTS login. You can view two years of statements with the click of your mouse.

The drawing will be done on Friday, June 20th. One entry per account please. If you have any questions, please call Marlea Knighton at (480) 831-0098 ext. 715.

Member Name: _____

Member Account Number: _____

Member Phone Number: _____

