

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/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

Tony Ching
Supervisory Committee

Shelley Regoli
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.

*Christmas will Shine Bright
with a Home Equity loan from BAFCU!*

**80% LTV at
Prime* minus
1.00%**

**90% LTV at
Prime***

**BAFCU will pay all closing cost up to \$300.00 for any
new Home Equity Line of Credit issued.***

*Prime at time of print 9/26/06 was 8.25%. *(Annual Percentage Rates) . For more information call a loan officer at 480-831-0098 or 1-800-686-2328 ext. 709,711,or 716.

Privacy Notice and Disclosure

A Privacy Pledge to our Credit Union Members

Important Information About the Personal Data Your Credit Union Collects,
and How we Use it to Provide Products and Services to You

Bashas' Associates Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

Bashas' Associates FCU Protects your Information

We restrict access to non-public personal information about you to those staff members who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Information We Collect

We collect non-public information about you from some or all of the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency, or information obtained when verifying the application or other forms received from you.

We may disclose all of the information we collect, as described above, as permitted by law.

Information We Disclose

We may disclose the information we collect as described above to provide high quality products and services to you. We may disclose the information to the following types of third parties:

- Financial services providers such as mortgage service companies and insurance companies.
- Non-financial companies such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members - If you terminate your membership with BAFCU, we will not share information we have collected about you, except as may be permitted or required by law. After reading this notice, if you have additional questions, please contact us at: (480) 831-0098 or (800) 686-2328 Or you may write to: Bashas' Associates Federal Credit Union 735 E. Guadalupe Road, Tempe, AZ 85283 ATTN: Gloria Mundy, or you may email us at: bafcu@bafcu.com. This notification meets the notification requirements of the national Credit Union Administration regulation on privacy of consumer information, Part 716.



Have you planned for the orderly disposition of your estate?

Planning in advance for life's changes using Living Trusts and Powers of Attorney is one of the most loving and prudent things you can do for your family.

Planning allows you to provide for loved ones and eliminate the costs and delays of probate. Planning brings added security and privacy and allows you to prepare for potential mental or physical incapacity. Planning allows you to control and protect your assets and minimize or eliminate gift and estate taxes. Simply having a Will is not enough.

"A Will is a one-way ticket to probate court...a lawsuit you file against yourself, using your own money, for the benefit of your creditors." Brian M. Warshawsky, JD

Anyone who has more than \$50,000 in assets, has minor children or wants to avoid probate is a good candidate. Proper Planning allows you to:

- ▶ Give **what** you want
- ▶ To **whom** you want
- ▶ **How** and **when** you want
- ▶ At the **lowest** possible cost
- ▶ With the **least** risk or contest

Bashas' Associates Federal Credit Union is very pleased to announce a new and exciting product for our members. We have partnered with Estate Services Group, LLC, (ESG) a Scottsdale based company dedicated to assisting clients with their estate planning needs. Having been in business for ten years, ESG understands the importance of our members establishing a family estate plan. ESG, is working with credit unions in Arizona and California totaling more than 400,000 thousand members.

For more information and to set up a NO COST, NO OBLIGATION Consultation with an Estate Services Representative, please contact Estate Services Group at (480) 477-7727. Your credit union is striving to provide the right products and services to help its members and their families.



Don't forget your Bashas' VISA Credit Cards when you hit the Malls to do your Holiday Shopping!



VISA Platinum Card at
8.99% APR*

VISA Classic Card at
11.99% APR*

VISA Share Secured Card at
14.99% APR*

APR (Annual Percentage Rate)

To apply for your new Visa Credit Card, please complete a loanliner application and send it to us or go to our website at www.bafcu.com and apply on-line. If you have any questions, call us at (480) 831-0098 or (800) 686-2328

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
3.50% APR* 3.54% APY*

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

2 Yr Certificate of Deposit
3.75% APR* 3.80% APY*

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

2 Yr SR Cert. of Deposit
4.00% APR* 4.06% 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 **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
7.99% 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.



Cashier and Official Check Fraud Alert

If you can answer "Yes" to any of the following questions, you could be involved in a Fraud or about to be Scammed!

1. Is the check from an item you sold on the Internet, such as a car, boat, jewelry, etc?
2. Is the amount of the check more than the item's selling price?
3. Did you receive the check via an overnight delivery service?
4. Is the check connected to communicating with someone by email?
5. Is the check drawn on a business or individual account that is different from the person buying your item or product?
6. Have you been informed that you were the winner of a lottery, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
7. Have you been instructed to either "wire", "send", or "ship" money as soon as possible, to a large US city or to another country, such as Canada, England, or Nigeria?
8. Have you been asked to pay money to receive a deposit from another country such as Canada, England, or Nigeria?
9. Are you receiving pay or a commission for facilitating money transfers through your account?
10. Did you respond to an email requesting you to confirm, update, or provide your bank account information?

Don't Get Ripped Off! Remember that you are responsible for any financial item put into or against your account. For more tips and information, visit the FTC web site at www.ftc.gov or call toll-free (877) FTC-Help.

Great Signature Loan Limits are here just in time for your **HOLIDAY** Loan



- Rates start at:
- 8.00% APR* for 12 mths
 - 8.50% APR* for 18 mths
 - 9.00% APR* for 24 mths
 - 10.00% APR* for 36 mths

Apply now to borrow up to **\$20,000.00** depending on your signature limits.

* (Annual Percentage Rates) CU uses Risk Based Lending. Risk based lending is based on your Fair Isaac Score which is reported by the Credit Bureau Agencies. Ask your loan officer for more information.



Watch your savings account for the automatic transfer of your Christmas Account on Thursday, November 2nd. The payroll deductions will continue for the next year.

The new address for VISA Credit Card Payment effective October 30, 2006 is:
P O Box 672051
Dallas, TX 75267-2051

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.

Happy Holidays from BAFCU
our Branches will be closed -

Thanksgiving
November 23rd and 24th

Christmas
Closed on Dec 25th

New Year's
Closed on Jan 1st

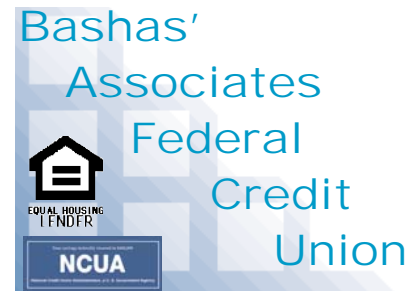
Bashas' 39th Annual Meeting

Our annual meeting will be Saturday, November 4th, 2006 at the Bashas' TLC Building located at 2626 S. 7th Street, Phoenix, AZ. The TLC Building is located just south of the I-17 on 7th Street. We will enjoy a free Continental Breakfast starting at 8:30 AM and our meeting will begin at 9:30 AM. Please call us at (480) 831-0098 or complete this RSVP to let us know how many will be attending.

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

Name: _____
Address: _____
City: _____ AZ, Zip Code _____

Number of attendees: _____



The CU Connection



Oct. Nov. & Dec. 2006 Edition

Your guide to all that's new at BAFCU



Shared Branching a new choice.

Bashas' Associates FCU has joined together with other credit union, internationally, in a cooperative effort to bring you a new choice in financial convenience, "The CU Service Centers Network." You can now perform many of your financial transactions and obtain services at branch locations or other credit unions that belong to the network.

By using the CU Service Center Network, your membership and accounts remain at our credit union, but you can access your accounts and conduct business with your credit union through any of the convenient CU Service Centers located nationwide or internationally. In this way, through a network of participating credit unions, access to your accounts and credit union services is made easier.

No matter where you may be on the road, your credit union is now as close as the nearest CU Service Centers location. With so many convenient locations, you will be able to access your credit union account even if you are traveling or if you relocate hundreds of miles from our credit union.

With CU Service Centers you can even use your valuable credit union members internationally. There are CU Service Centers located worldwide. For a complete listing of locations and hours of operation, call toll free 888-CUSWIRL (287-9475) or call our branch to assist you at (480) 831-0098. You can also look up CU Service Centers locations on the internet at www.cuswirl.com or take the link at our website www.bafcu.com.

Services Available at CU Service Centers

- Transfers between your accounts
- Deposits and Withdrawals
- Loan Payments
- Statement Histories
- Check Withdrawals
- Fax Services and Photocopies
- Travelers Checks

How To Access Your Account - You will need three things to access your Bashas' Credit Union Account

- The name of our Credit Union (Bashas')
- Your account number
- A valid US/State, County, Federal, City Government issued PICTURE identification with signature.

We have enclosed a CU Service Membership Card with additional information and instructions. Please contact your credit union with any additional questions at (480) 831-0098 or (800) 686-2328.

