

Medical Identity Theft
the Newest Form of Identity Fraud

Medical identity theft is a growing fraud that has far reaching consequences to its victims' well-being. It can impact the victim financially and can even in some cases be life-threatening. Victims of medical identity theft may experience the familiar consequences of financial identity theft, including

- n Loss of credit
- n Harassment by debt collectors and
- n The inability to find employment or get credit.

Medical identity theft occurs when someone uses a person's name and other personal information-such as insurance information-to obtain medical services or goods (such as prescriptions). It can lead to an inaccurate diagnosis of a condition and could be fatal if the information causes a drug interaction, allergic reaction or inappropriate diagnoses.

What you can do: The Health Insurance Portability and Accountability Act (HIPAA), is a federal privacy act that protects patients from unauthorized access to personal medical information and addresses the problem of errors in medical records. To learn more, visit any of these websites:
www.hhs.gov www.webmd.com www.privacyrights.org

Get Your Northeast Mortgage Professional working for your Best Interests

Becoming a homeowner is one of the smartest financial and personal decisions you can make, but it can also be one of the scariest and most expensive. You need a professional that will work for your best interests every step of the way. That's exactly what you'll find at Northeast Mortgage Corporation.

Our mortgage professionals will help you explore all your mortgage options and find the one that is best for you. With all the good and bad publicity right now about mortgages, wouldn't you like to know that the person in your corner has already searched out the best possible options for you? Let us do the work. Call Mary Lou Trzcinski (480) 421-1118 or Dee Colby at (480) 421-1119 to get your answers.

Refinance or purchase before **November 15th** and save **\$595.00** in closing fees.



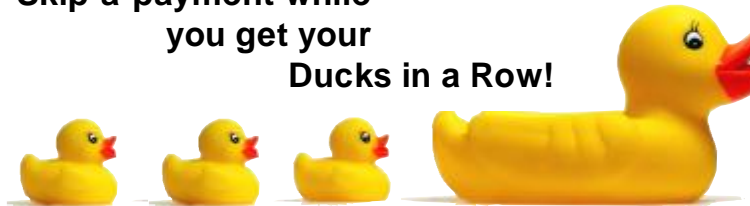
Ask Gloria...

How does this new Overdraft Advantage service work?

Overdraft Advantage allows Bashas' Associates Federal Credit Union to provide a higher level of service to our members by helping to protect your checking account and reputation when an inadvertent overdraft occurs. Overdraft Advantage is a new service that allows us to pay an item presented against our member's checking account, even if it causes the account to become overdrawn. Overdraft Advantage may provide certain accountholders in "good standing" with the ability to overdraw their checking account up to \$300 after all other overdraft options such as LOC and/or Savings Overdraft are exhausted. Overdraft Advantage offers additional flexibility and convenience in managing accountholder funds, and provides peace of mind knowing that items may be paid up to the authorized overdraft limit. This non-contractual courtesy of paying overdrafts requires no accountholder action. It is not a loan. No additional agreements need to be signed, and it costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account.

If you would like more information regarding this new service, please contact our Debit Card Department at (480) 831-0098 ext. 705.

Skip-a-payment while you get your Ducks in a Row!



Bashas' Associates FCU is allowing our members to skip one monthly payment during the months of November and December of 2007 and January of 2008 to help you get your "Ducks in a Row" for this holiday season. Simply ask for an authorization form or download one from our website, and choose which month's payment you will be skipping. This skip-a-payment program can be used for Signature Loans (excluding Step Forward Loans), Auto Loans, Recreational Vehicle Loans, and Share Secured Loans.

Please read the following disclosures before deciding to Skip-a-Payment.

1. This offer is good for deferment of one monthly payment.
2. This offer can be used to skip a payment for **one** monthly loan payment per loan.
3. All loans and accounts must be current during the immediate 90 days prior to coupon use to qualify and must be current at the time the coupon is submitted.
4. Titles and proof of insurance must be on file for all existing loans over 45 days old.
5. Loan (s) must be 90 days old to qualify.
6. There is a \$25.00 processing fee for **each** loan payment skipped.
7. Interest will continue to accrue on a daily basis.
8. Loans that are on weekly direct deposit will be skipped weekly equal to one month's payment amount, and the loan payments will default into your Share account. The payments will continue to show on your checkstub, they will not be stopped with Bashas' Payroll Department.
9. Coupon must be presented two weeks prior to the month you are requesting to skip. (Coupon can be downloaded at www.bafcu.com.)
10. Offer is good from November 1st, 2007 thru January 1st, 2008 allowing you to skip your November, December or January loan payment.

Please contact our loan department for more information at (480) 831-0098 or (800) 686-2328.

Enjoy the holidays...

with a Signature Loan Special

7.75% APR* for 12 months

Maximum loan amount

\$20,000.00

*Annual Percentage Rate. **Your personal signature limit is determined by your length of employment, annual income, and signature limit available. Available for members with Isaac Scores of 550 or above and must meet debt ratio guidelines. Talk to a loan officer for more information.**



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

4.25% APR-4.31% APY*

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

2 Yr Certificate of Deposit

4.50% APR-4.57% APY*

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

2 Yr SR Cert. of Deposit

4.75% APR-4.83% 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 New Rates

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.



Watch your savings account for the automatic transfer of your Christmas Account on Thursday, November 1st. The payroll deductions will continue for the next year.

Happy Holidays from BAFCU!
Our Branches will be closed -
Veteran's Day
November 13th

Thanksgiving
November 23rd and 24th

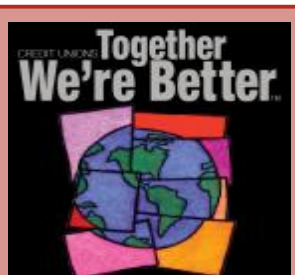
Christmas
December 25th

New Year's
January 1st

New ATM Card Guidelines!

You spoke, we listened! Effective immediately, there will be no monthly fee for our ATM Cards. If you haven't ordered your ATM Card for your Savings Accounts, now is the time to do it. Call (480) 831-0098 ext 705 to order your card today.

- ☐ No Monthly Fee
- ☐ You will never be charged a fee for using a BAFCU ATM.
- ☐ For all other ATM's you will have 3 free withdrawals per month, after the 3rd withdrawal you will be charged a \$1 surcharge fee.



Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, it affords the opportunity to remember our proud history and promote understanding and support for the credit union difference. This year's theme, "Together We're Better," reflects the value of credit union cooperation on all levels for members from all walks of life. Working together, credit unions build stronger institutions and more effectively serve their members.

So join us on October 18th, along with more than 172 million credit union members around the world, as we join together to celebrate International Credit Union Day!

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/ 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 Gonzalez
Supervisory Committee
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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.

Bashas' Associates Federal Credit Union



The CU Connection



Oct, Nov & Dec 2007 Edition

Your guide to all that's new at BAFCU

BEHOLD

the POWER of VISA

Just try to find a VISA Credit Card that will give you more purchase power than the Bashas' Associates Federal Credit Union Classic, Platinum or Shared Secured VISA Credit Card. Not only are our rates just about unbeatable, they are fixed with no annual fees. As a BAFCU Credit Card owner you will enjoy no fee cash advances, 25 - day grace period on purchases and no hidden fees.

So next time you reach in your wallet to pay for those important purchases, be sure it's the Bashas' Credit Union VISA Credit Card that gives you the purchase power you need.

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.

