

# Invest for your financial future

**D**o you:  
 Have children?  
 Plan to retire soon?  
 Hope to buy a home?  
 Have an interest in the stock market?  
 Own a small business?  
 Want your money to work for you?  
 If you answered "yes" to at least one of these questions, you would benefit from a



free financial consultation with a SunAmerica Securities\* representative at Arizona Federal. Planning for the future can be daunting with so many financial management options available. A consultation is available to you at no charge. Our experts will provide you with personal attention and dedicated service to help you achieve your financial goals. SunAmerica offers a full range of financial products including:

- Life Insurance
- Annuities
- Stocks
- Bonds
- Mutual Funds
- 529 Education Accounts
- Retirement Planning

Each of these products offers different levels of security, liquidity and yield to suit your needs. Our representatives are happy to work with you to determine which products will best achieve your goals.

## Free Wills & Trust seminar in Mesa

- Tuesday, October 19, 7:00 p.m.  
 1125 E. Southern Ave.  
 (Southern and Stapley)

Everyone should have either a Will or a Trust. Learn more about these important documents and how estate planning can benefit you and your family.

**Call (602) 683-1192 to register!**

Take advantage of this great service and start planning your financial future today! Call us at (602) 683-1000 to make your appointment.

\*Not NCUA insured- not insured by the credit union- may lose value

## Check 21 coming soon

**What is Check 21?**  
 Effective October 28, 2004, the Check Clearing for the 21<sup>st</sup> Century Act, or Check 21, will allow financial institutions to exchange checks electronically to improve the overall efficiency of the nation's banking system. Check 21 also authorizes a new negotiable paper instrument called a "substitute check" that will be the legal equivalent of an original check.

### How will Arizona Federal accounts be affected?

Since financial institutions may have the ability to clear checks faster than before, it's important to have sufficient funds in your account to avoid non-sufficient fund fees.

## branch opening, cont'd.

*Three new Arizona Federal branches will be opening by early next year. In-store branches will open in two West Valley locations (see opposite page for more information) this coming November. In addition, a new stand-alone branch in Gilbert will open at Val Vista and Elliot in early 2005.*



Attendees of all ages enjoyed free hot dogs and drinks served by Arizona Federal employees.

# Join us for International Credit Union Day

For 54 years, credit unions have celebrated International Credit Union Day, giving us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.



In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution's ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality. This International Credit Union Day, we are excited to be a part of your dreams and achievements. In honor of International Credit Union Day, October 21, stop by and meet members of Arizona Federal's management

team! They'll be in various branches to thank you for choosing Arizona Federal. Throughout October, we'll also be offering you the chance to refer a friend to Arizona Federal. If your friend opens an account with us, you'll each receive a \$20 deposit to your savings account. Check your local branch for more details. We look forward to seeing you this upcoming International Credit Union Day!

# News & Notes

## West Valley In-store branches open soon

Two new branches are coming to Wal\*Mart Supercenters in the West Valley this November! These two branches will be located inside Wal\*Mart at the following locations:

- 13055 W. Rancho Santa Fe Blvd, Avondale (Dysart & I-10)
- 2020 N. 75th Ave, Phoenix (75th Ave & McDowell)

## Board of Directors nominations now available

The annual nominating process to fill three positions on Arizona Federal's Board of Directors is now underway. Current Arizona Federal members may apply for nomination to the Board of Directors by submitting an application package. All applications for nomination will be reviewed by the nominating committee, and selected

candidates will be interviewed. Nomination applications must be received by November 1, 2004. You may request an application package in any Arizona Federal branch, or by calling the Marketing department at (602) 683-1032.

## Free education seminars

Two free member education seminars will be held this quarter:

- **10 Steps to Financial Success**  
 Wednesday, October 20  
 It's not what you make, it's how you use it. Learn how to take a holistic approach to your financial well-being.
- **Breezing Through the Holidays**  
 Thursday, October 21  
 Put the fun back in the holidays! Learn how to set a holiday budget and stick to it and how to avoid the year-end credit crunch.

Both seminars will be held at Arizona Federal's Operations Center at 333 N. 44th Street from 6:30 p.m. to 8 p.m. Light refreshments will be served. Space is limited; please call (602) 683-1032 at least seven days prior to the class date to register.

## Holiday schedule

All Arizona Federal branches will be closed on the following dates:

- Columbus Day  
 Monday, October 11, 2004
- Veteran's Day  
 Thursday, November 11, 2004
- Thanksgiving Day  
 Thursday, November 25, 2004
- Christmas Day  
 Saturday, December 25, 2004
- New Year's Day  
 Saturday, January 1, 2005

All Arizona Federal branches will be open on Friday, December 24, 2004 until 1:00 p.m.

# Skip your loan payments for the holidays

It's never too early to begin preparing for the holiday season. Arizona Federal's Holiday Loan Skip program can help you get extra holiday cash by letting you skip your loan payments. With Holiday Loan Skip, eligible members can skip one payment on their Arizona Federal Visa® cards and most loans. Loans that are ineligible for payment skip include student loans, mortgage loans, loans that are currently delinquent, loans with collateral protection insurance placed by Arizona Federal, loans that deferred payments in 2004 and accounts with unpaid fees.

If you would like to skip your December Visa credit card payment, you don't need to do anything. If you qualify, your Visa statement will indicate that your payment is not due until the January due date. To skip other loan payments, simply complete and return the

Holiday Loan Skip coupon at least 10 days before your November or December payment is due. You can also visit our website, [www.azfcu.org](http://www.azfcu.org), to complete the coupon online. If you use payroll deduction, the funds which would normally be applied to your loan will be deposited to your savings account when received. If you send us your coupon and you're approved for the skip, you won't hear from us. Any member not approved will be notified in writing. So clip and complete the coupon, send it in and enjoy some extra holiday cash courtesy of Arizona Federal!

(Note: If you skip your December Visa payment, the 25-day grace period will not be extended, and finance charges will continue to accrue during December. On other loans, interest will continue to accrue during the waived payment period and may extend the loan's term.)

## Holiday Loan Skip Coupon

YES! I want to defer the following loan payment(s) in the month of November or December, 2004. I meet the eligibility requirements and understand that interest will continue to accrue during the waived payment period and may extend the loan's term.

Loan Suffix # \_\_\_\_ Due Date \_\_\_\_\_ Nov or Dec (Please circle) Payment \$ \_\_\_\_\_

Loan Suffix # \_\_\_\_ Due Date \_\_\_\_\_ Nov or Dec (Please circle) Payment \$ \_\_\_\_\_

Loan Suffix # \_\_\_\_ Due Date \_\_\_\_\_ Nov or Dec (Please circle) Payment \$ \_\_\_\_\_

Loan Suffix # \_\_\_\_ Due Date \_\_\_\_\_ Nov or Dec (Please circle) Payment \$ \_\_\_\_\_

Name \_\_\_\_\_

Account # \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Primary member's signature \_\_\_\_\_ Date \_\_\_\_\_

Note: Visa payments will be skipped automatically in December for qualified accounts. Holiday Skip forms must be received at Arizona Federal at least 10 days before the skipped payment's due date.

**Mail to: Arizona Federal, Attn: Holiday Skip, P.O. Box 60070, Phoenix, AZ 85082-0070**



## The Dictionary

Our quarterly feature focusing on your definitions of service.

"If I could only tell you how wonderful a person *Shirlee Hays [Bell Road branch]* is. I had been through a lot this year so when identity theft popped up, I had just about all I could imagine was humanly possible to take. Shirlee took charge. I went in three times with a fraud alert on my credit report. I couldn't get past this. Well, she talked to you good folks at Arizona Federal and they cleared it to get help from my employer... Shirlee had saved the day because she cared enough to make sure I could get an account at Arizona Federal. I cannot tell you how touched I was to sign the papers and talk to Shirlee. She was so gracious and kind... When there are good people, you should always reward them highly. When someone cares and you can trust them, we must praise them lavishly."  
—L. Townsend, Phoenix, AZ

"I can't express what a great job that *Lorie Meissner [Mesa branch]* did getting my boat loan completed in less than 24 hours. The boat was in Texas and I needed checks in a hurry so I could go there over the weekend. Lori went what I feel was above and beyond her duty. She was the most pleasant person who I have had the pleasure to work with."  
—D. Boczar, Mesa, AZ

"Our many experiences with car purchasing and car dealers has been, to say the least, somewhat disappointing and very successful... Basically, we had lost all hope. However, our newfound experience with *Manny Alvarado [Members' Auto Center]* has been uplifting, educational and just good fun. If it hadn't been for his need to inform, nurture and educate the car buyer, we would still be lost. The patience and steadfast dedication Manny showed us turned our reluctance to buy around... Our new 2004 Chevy has given our family much enjoyment and pleasure with its dependability and accommodations... Thank you Manny for all your help, hard work and friendship."  
—J. & B. Figueroa, Phoenix, AZ

"I would like to extend a very nice thank you to *Sandra Figueroa [Downtown branch]* for her assistance in opening a first time checking and savings account for my niece. She was very knowledgeable and took the time to explain all the necessary details. I would refer her to anyone in need of future assistance."  
—J. Winteust & F. Rios, Phoenix, AZ

Do you have a service story to share?  
Mail it to: Arizona Federal, Attn: Marketing Dept./Service Legends, P.O. Box 60070, Phoenix AZ, 85082; or fax to (602) 683-1946, or send an email to: melissa.culbertson@azfcu.org, Attn: Marketing/Service Legends. Please include your account number and daytime telephone number.

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Editors: Melissa Culbertson, Jennifer Moore, Kristin Leabo

### Board of Directors

Jack Thomas .....	Chair
Cathleen Gleason .....	Vice-Chair
J.R. Pooler .....	Treasurer
Kelvin Smith .....	Secretary
Don Ayers .....	Director
Tim Black .....	Director
Tom Burgess .....	Director
Roy Levenda .....	Director
Monroe Warren, VAP*, VLP* .....	Director
*VAP = Volunteer Achievement Program designee	
*VLP = Volunteer Leadership Program designee	

### Audit Committee

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Jeffrey Barton .....	Member
Mary Modelski .....	Member

### Senior Management Team

Ronald L. Westad .....	President/CEO
Ann Burns .....	Executive VP/COO
Jason Paprocki .....	Senior VP Quality Service
Amy Hysell .....	Senior VP/Chief Lending Officer
Dyan Mashman .....	VP/Chief Technology Officer
Therese Price .....	VP Research & Development

### Branch Locations

<b>Ahwatukee</b> 15625 S. 48th St. Phoenix, AZ 85044 Manager: Patti Sutton-Betzer	  	<b>Glendale</b> 5485 W. Northern Ave. Glendale, AZ 85301 Manager: Anna Medrano	  
<b>Avondale In-store (opens Nov. 2004)**</b> 13055 W. Rancho Santa Fe Blvd. Avondale, AZ 85323	  	<b>Greenfield</b> 4403 E. Broadway Mesa, AZ 85206 Manager: Christy Hall	  
<b>Baseline*</b> 855 W. Baseline Tempe, AZ 85283 Manager: Kathy Steinert	  	<b>48th St. In-store (Inside Fry's)**</b> 2700 West Baseline Rd. Tempe, AZ 85283 Manager: Tyrone Smith	  
<b>Bell Road*</b> 5505 W. Bell Rd. Glendale, AZ 85308 Manager: Danielle Miner	  	<b>Mesa*</b> 1125 E. Southern Ave. Mesa, AZ 85204 Manager: Tina Ramirez-Freeman	  
<b>Cave Creek Rd.*</b> 12401 N. Cave Creek Rd. Phoenix, AZ 85022 Manager: Renae Geiger	  	<b>19th Avenue*</b> 5151 N. 19th Ave. Phoenix, AZ 85015 Manager: Laura Fisher	  
<b>Chandler</b> 1311 W. Chandler Blvd. Chandler, AZ 85224 Manager: Shelly Visser	  	<b>75th Ave. In-store (opens Nov. 2004)**</b> 2020 N. 75th Ave. Phoenix, AZ 85035	  
<b>Deer Valley*</b> 2650 W. Ross Dr. Phoenix, AZ 85027 Manager: Elizabeth Arcella	  	<b>Scottsdale</b> 3396 N. Hayden Rd. Scottsdale, AZ 85251 Manager: Desirae Outcalt	  
<b>Downtown</b> 300 W. Jefferson St. Phoenix, AZ 85003 Manager: Clyde Hutchings	  	<b>South Mountain</b> 7227 S. Central #1010 Phoenix, AZ 85040 Manager: Anna Medrano	  
<b>Fiesta Mall</b> 1457 W. Southern Ave. Mesa, AZ 85202 Manager: Paul Whetten	  	<b>Tucson</b> 2900 E. Broadway, Suite 190 Tucson, AZ 85716 Manager: Virginia Ortiz-Corona	  
<b>Gateway</b> 333 N. 44th St. Phoenix, AZ 85008 Manager: Jean Ogden	  	<b>Tucson Community</b> 1069 E. Silverlake Rd. Tucson, AZ 85713 Manager: Virginia Ortiz-Corona	  

 - Members' Auto Center     - ATM     - Drive Thru

\*Saturday hours 9:00 a.m. - 1:00 p.m.    \*\*Saturday hours 9:00 a.m. - 5:00 p.m.  
TouchTone 24: (602) 683-1234 (1-800-523-4035)  
www.azfcu.org  
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# Member ADVANTAGE

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Cover feature:  
**Get your motor runnin' with MAC**

Also in this issue:  
It's holiday loan skip time!  
West Valley branches coming soon  
Three free upcoming seminars

## October is MAC month!

Get your motor runnin'  
Head out on the highway  
Lookin' for adventure ...

Picture yourself cruising down the highway (or maybe dropping the kids off at school) in that new car you have your eye on. Well, get out of your dreams and get into your car! October is Members' Auto Center (MAC) month at Arizona Federal.

Enter to win a new **2005 Toyota Camry** when you sit down with a MAC consultant for the ultimate in car-buying convenience! You'll also be entered to win a **mobile DVD system** and **one year of oil changes!** Take it a step further and buy a vehicle from MAC and we'll give you a **\$100 gas card** to keep you cruising.

Working with a MAC Consultant is the perfect way to find the 2005, 2004 or other late model auto you want at a special low price!

### Convenience

Members' Auto Center is your one-stop route to owning a new vehicle. You won't have to go the dealership and then wonder if you got the best deal. You can simply tell our MAC Consultant what you'd like and how much you want to pay and they'll do the rest!

### Excellent Selection

Only drive red cars? Gotta have a moonroof? You specify the make, model and options you'd like, and our consultants will find the car that fits your needs. New or pre-owned, it's up to you!

### Easy pre-approval

It's easy to get pre-approved in no time!  
• Apply online at [www.azfcu.org](http://www.azfcu.org). After submitting your application, you'll receive a response in less than 90 seconds in most cases.

## Enter to win a new 2005 Toyota Camry!

Simply visit your nearest MAC branch and speak with a MAC representative!

You'll be entered to win a new 2005 Toyota Camry or these other great prizes:

- A mobile DVD system
- One year of oil changes

\*For a complete list of rules and regulations, please visit any branch or [www.azfcu.org](http://www.azfcu.org).



- Call (602) 683-1000 or 1-800-523-4603 to receive your approval right over the phone.
- Visit any branch to apply in person. Our knowledgeable staff will guide you in your loan application.

### Don't wait!

With all of these perks, working with Members' Auto Center at Arizona Federal is the only way to shop for your new vehicle.

So, "Hit the Road, Jack" and visit with a MAC Consultant during MAC month. You'll be "On the Road Again" in your new car in no time!

## Deer Valley celebrates grand opening

On Saturday August 21, Arizona Federal's introduction to the Deer Valley community proved to be quite a success! Many in the community stopped by for hot dogs and a climb on the rock wall; more importantly, they became Arizona Federal members!

The new branch, located on Ross Dr. at 27th Avenue north of Loop 101, is the second stand-alone branch to feature our new branch layout. The layout puts an emphasis on member convenience, featuring five drive-thru lanes, two drive-up ATMs and plenty of room inside for member service. Behind the teller line, a mural of the Deer Valley area signifies our commitment to the community. The new location is a long-awaited addition to Deer Valley.

"It was very hard to sit back and wait until Saturday came around for the grand opening," said Branch Manager Elizabeth Arcella. "I cannot wait to see what lasting effect the opening day will bring for us. The members are so excited to see us here at this location."

See Deer Valley, pg. 2



Members are already enjoying the services provided at the Deer Valley branch.

