

# Organize your financial records

by John Sneddon, CFP

Having an organized approach to financial records can remove much of the stress associated with living in an increasingly complicated world. This information will help you get organized.

## Get started

Experts suggest that you separate your papers by your need to use them, keeping short-term items together and long-term items together.

Immediate needs files would include items from the past year, including bills, bank statements, canceled checks, credit card statements, health records and major purchase receipts.

Your immediate and long-term files should be cleaned out at least once a year, with your short-term files either destroyed or placed in a long-term file. Be sure to shred any sensitive documents, especially those with account numbers, Social Security, and/or date of birth information.

## How long do I keep it?

**Keep for 3 years:** household bills, credit card statements and receipts for minor purchases.

**Keep for 7 years:** check registers, bank

statements, pay stubs and tax returns with supporting documentation. The IRS can audit you for three years from the date you file your return and can pursue underreported income for six years. If your tax returns contain information about home purchase or sale information, you should keep those records indefinitely.

**Keep forever or until assets are sold:** receipts for home improvements, receipts for major purchases, retirement account statements, insurance policies, birth certificates, car titles and house deeds.

It's helpful to separate everything by using file folders or tabs so it is easier to locate what you are looking for. Remember to keep it simple, clean your files out once a year and keep all files in one place.

Many people now store valuable financial information on their home computers. It's important to back up computer files and keep the backup data in a safe place and to provide



computer passwords with your other important information.

A safe deposit box can be a secure place to keep certain valuable and important papers, but don't put in a safe deposit box: original wills, powers of attorney, insurance policies or anything that will be needed in the event of death.

Regardless of how organized you are, if

your papers cannot be found, they will not be useful to someone who may be trying to help in a crisis. Let someone know how to access your important records.

SunAmerica Securities\* can offer assistance with a wide range of financial options. To contact a SunAmerica representative, call (602) 683-1000 or 1-800-523-4603.

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

The following excerpts are from letters we recently received that explain the way all of us at Arizona Federal are committed to providing service for the way **you** define it:

"My husband and I met with **Lisa Keegan, Financial Services Consultant [Cave Creek Road branch]**, as we were in need of some remodeling to be done on our home. We also had been considering refinancing, but we had some questions. Lisa showed us what terms were available, who to call and what to do. Lisa's vast knowledge and years of experience mixed with her warm smile and pleasant personality really helped us to go for the refinancing and our HELOC

also. Your **Loan Department** employee **Greg Jagger** made the refinancing of our home the most pleasant service we have ever been through! Arizona Federal service is outstanding. Thank you from two very pleased members."

—A. & J. Tripaldi, Phoenix, AZ

"This letter is to commend **Larry Fitzgerald [Members' Auto Center]** for an outstanding experience in purchasing a new vehicle. My husband, a courier by trade, had totaled his 1999 Ford F-250. It was essential that he obtain another vehicle quickly... I suggested calling Arizona Federal since I have been a member for more than 25 years. I called the Members' Auto Center and spoke to Larry. Since we knew exactly what we wanted, I gave Larry those specifications and he did all the legwork... In two days, he personally delivered the new 2004 Ford F-250 to our home. We signed the paperwork and never had to leave the house to deal with any automobile dealers... I would recommend this process to any member of Arizona Federal."

—J. Larsen; Phoenix, AZ

"I purchased a new Dodge truck through your **Members' Auto Center**. **Anthony Torres** represented the credit union for this transaction. This was the most pleasant, least painful vehicle buying transaction I've ever had. Anthony was professional and knew his job. He was an absolute pleasure to do business with. I will recommend this service to people I know. Again, thank you for providing such a valuable service."

—S. Cox; Mesa, 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) 683-1907, or send an email to: melissa.culbertson@azfcu.org, Attn: Marketing/Service Legends. Please include your account number and daytime telephone number.

# News & Notes

## Free education seminars

Two free member education seminars will be held this quarter presented by Balance:



- **Solving the Mystery of Credit Reports**  
Wednesday, April 21; 6:30 p.m. - 8 p.m.  
Find out how credit bureaus compile information about you and learn about credit reporting regulations.

- **First-time Home Buyer**  
Thursday, April 22; 6:30 p.m. - 8 p.m.  
Get prepared for buying your first home by learning many useful tips.

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

## May is Direct Deposit month

Along with other financial institutions across the nation, Arizona Federal is celebrating Direct Deposit month this May. It's a chance to tell our members about the many benefits of participating in Direct Deposit. When you have your payroll or government issued check deposited directly to your account, you don't have to wait in line to deposit your funds.

So why wait? If your company offers Direct Deposit, sign up today! Just give your payroll department your account number (from a voided check) and Arizona Federal's routing/ABA number: **322172797**. To have your Social

Security check deposited contact the Social Security department at 1-800-772-1213. It's that easy!

## Get Away Today offers discounts

Arizona Federal has partnered with Get Away Today Vacations™ to offer members discounted rates on vacation packages.

Get Away Today Vacations can help you save on your next vacation to the Disneyland Resort with their exclusive 5-day Park Hopper Bonus Ticket. This special promotion offers a discount of \$58 off the gate price when you purchase your tickets in advance through Get Away Today Vacations.

Visit their website at [www.getawaytoday.com](http://www.getawaytoday.com) to check other great packages for 2004!

When booking through Get Away Today Vacations, a

portion of your vacation is donated back to local charities in your community. Call Get Away Today at 1-800-523-6116, or visit their website to book your vacation!

## New co-op ATMs

As part of providing you with convenient access to your account, Arizona Federal has added two CO-OP ATMs to their network. You won't be charged a foreign ATM fee from Arizona Federal for using these machines.

**Oscosco - 10653 N. Scottsdale Rd.**  
**McDonald's - 3202 E. Greenway Rd.**

## Avoid getting hooked by 'phishing' scam

Every year, an estimated 700,000 people become victims of various types of identity theft. Every day, new scams make their way to consumers. The account verification scam, also known as "phishing," is a relatively new identity theft scam. Their goal is to steal your personal data, such as credit card information, financial account information, passwords or a social security number.

This particular email scam sounds very realistic. You'll receive an email requesting you to update or validate your account information. The email will seem like it's from an online shopping site you use or a company you're familiar with and may look

legitimate. To avoid being a victim of this scam, here are a few ways to protect yourself:

- If you do receive an email like this, don't reply or click on a link. Instead, contact the company mentioned with a number you know to be genuine.
- Never give out personal or financial information via email to anyone.
- Review your credit card and financial account statements to make sure there aren't any unauthorized charges.

If you feel you have been a victim of Internet fraud, visit [www.ftc.gov](http://www.ftc.gov) or call 1-877-FTC-HELP.

## Michale Hale scholarship winners announced

On February 20, Rabbanni FurQaan and John B. Hart Jr. were presented the annual Michael Hale scholarship on behalf of 100 Black Men of Phoenix's Mentor Education Network and Arizona Federal. This \$2,000 scholarship is awarded annually in recognition of contributions made by Mr. Hale, Arizona's former longtime president and CEO.

FurQaan graduates from Bourgade Catholic High School in May and plans to study Business Management and Mathematics. Hart graduates in May from South Mountain High and plans to study Business Management and Aerospace Studies.



**Rabbanni FurQaan**



**John B. Hart Jr.**

## Annual meeting set for April 28

The 2004 Annual Meeting will be held on Wednesday, April 28. Winners of the Board of Directors election will be announced. If you would like to attend this business meeting, please call Arizona Federal's Marketing Department at (602) 683-1032 for time and location information.

## Holiday Schedule

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

- **Memorial Day**  
Monday, May 31, 2004
- **Independence Day**  
Saturday July 3, 2004  
Monday, July 5, 2004

For your convenience, branches with Saturday hours will be open on Saturday, May 30, 2004.

# "Service means... my personal information is protected."

We know that when it comes to your personal financial information, privacy is of the utmost importance. That's why we always respect your privacy, by adhering to a strict privacy policy.

But more than just telling you this, it's important that you know specifically what we're doing to keep our promise to you. Please take a moment to read this article outlining our current privacy policy. At Arizona Federal, service means that we handle *your* personal financial information with care.

## General Definitions.

The words "you" and "your(s)" mean every person that signs any Account Application or is authorized to make transactions regarding your account(s), including any account service(s). "We," "us," or "our" means the credit union.

## We respect the trust you place in us.

At Arizona Federal, we recognize that our relationships with our members are based on trust. As a member, you trust us with your financial and other personal information, and we are committed to respecting your privacy and safeguarding that information. We pledge to protect your privacy by adhering to the practices described in this section.

## 1. The Types of Information We Collect.

We only collect information about our members for lawful business purposes, or as otherwise required by applicable law.

We collect information about members from the following sources: (a) Applications for services, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security numbers, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and (d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household, home ownership, etc.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

## The Credit Union's Web Site.

Use of our web site or linking to a site we sponsor requires the use of "cookies," which are small pieces of information a web site stores on a visitor's web browser to remind the site about the user the next time the site is visited. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances our member's online transactions and eases navigation through our web site. For certain applications, such as online transactions, cookies are required to help protect the privacy of a member's transactions by, for example, terminating the session if the member forgets to log out. We collect e-mail addresses from members who request electronic services, and from users of our web site who choose to provide their addresses.

## 2. The Types of Information We Disclose.

We do not disclose any non-public personal information about our members or former members except as permitted by applicable law. To benefit our members, we share the information described in Paragraph 1 within the credit union, and with certain trusted third parties described in this paragraph, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing transactions using credit cards, checks, check cards, ATM cards and other access devices; for assistance in making loans, loan underwriting; processing loan applications; for appraising collateral and for processing our outgoing mail. We also work with companies that provide financial planning, investment services, extended automotive service contracts, personal and property insurance, credit counseling and retail automobile sales to members.

We share information with our affiliate, Western States Financial Group, LLC. We may also share information when permitted by applicable law.

## 3. Security.

We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We share non-public personal information about you only with employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

## 4. Notices and Joint Relationships.

Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

## 5. Modification.

The credit union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

# Member ADVANTAGE

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## 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

Irene Morales .....	Chair
Gary Gross .....	Member
Monroe Warren .....	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>Alhwatukee</b> 15625 S. 48th St. Phoenix, AZ 85044 Manager: Patti Sutton-Betzer	  	<b>Greenfield</b> 4403 E. Broadway Mesa, AZ 85206 Manager: Christy Hall	  
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<b>Baseline*</b> 855 W. Baseline Tempe, AZ 85283 Manager: Kathy Steinert	  	<b>In-Store (Inside Fry's)</b> 2700 West Baseline Rd. Phoenix, AZ 85283 Manager: Tyrone Smith	  
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<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	  
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<b>Cave Creek Rd.*</b> 12401 N. Cave Creek Rd. Phoenix, AZ 85002 Manager: Elizabeth Arcella	  	<b>19th Avenue*</b> 5151 N. 19th Ave. Phoenix, AZ 85015 Manager: Laura Fisher	  
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<b>Chandler</b> 1311 W. Chandler Blvd. Chandler, AZ 85224 Manager: Shelly Visser	  	<b>Scottsdale</b> 3396 N. Hayden Rd. Scottsdale, AZ 85251	  
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<b>Downtown</b> 300 W. Jefferson St. Phoenix, AZ 85003 Manager: Suzanne Kinslow	  	<b>South Mountain</b> 7227 S. Central #1010 Phoenix, AZ 85040 Manager: Kathy Steinert	  
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<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	  
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<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	  
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<b>Glendale</b> 5485 W. Northern Ave. Glendale, AZ 85301 Manager: Anna Medrano	  		
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 - Members' Auto Center     - ATM     - Drive Thru

\* Saturday hours 8:30 a.m. - Noon

TouchTone 24: (602) 683-1234 (1-800-523-4035)

www.azfcu.org

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# Member ADVANTAGE

Cover feature:  
Auto sale offers value, ease

Also in this issue:  
Michael Hale scholarship winners  
Learn to organize your finances  
Two free education seminars coming soon

Find the car you've been looking for!

## Cruise into the auto sale

Looking for a pre-owned car but don't want to deal with the hassle of shopping around and negotiating price? Then cruise into the Members' Auto Center one day only auto sale!

## We do the work for you

On Saturday, April 17, from 9 a.m. to 3 p.m., Arizona Federal members can shop among many leading makes and models in our convenient indoor showroom. From cars and minivans to trucks and sports utility vehicles, you're likely to find a vehicle to fit your needs. Don't feel comfortable negotiating price? Members' Auto Center has already worked hard to negotiate special low pricing on every vehicle so you don't have to!

## Low rates for low payments

Now is a great time to take advantage of our low auto loan rates. For as low as 4.5% APR\*, you can drive home with a low monthly payment!

Get pre-approved for financing prior to the sale and receive a \$100 gas card when you purchase a vehicle. By applying for financing before the sale, you'll arrive knowing exactly what price range you're looking for. You'll also save time, so you can hit the road sooner in your car! Apply for your pre-approval online at www.azfcu.org or over the phone at (602) 683-1000. A portion of proceeds



from the sale benefit the Golden Apples Supplies for Kids charity. Don't miss out on this great opportunity to find the vehicle of your dreams—apply today and visit the one-day auto sale!

\*Annual Percentage Rate is the lowest rate available on newly opened loans. Actual rate may be higher depending on a variety of factors, including borrower's credit history, year of vehicle or loan terms.

\*\*Members with pre-approvals will be given a special pre-approved certificate prior to the sale. Present certificate at time of purchase to receive \$100 gas card. Card can only be redeemed when a vehicle is purchased.



## Save even more- get \$100 off!

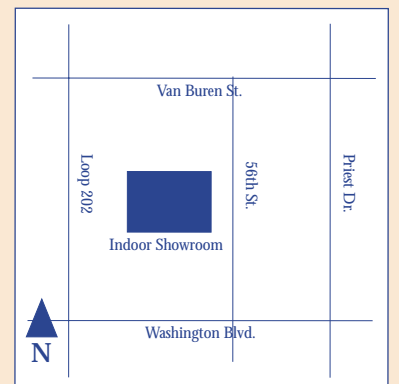
Bring in this coupon & receive an additional \$100 off when you purchase a vehicle at the sale!\*



Saturday, April 17, 2004

9:00 a.m. - 3:00 p.m.

Indoor Showroom  
48 N. 56th St., Phoenix



\*One \$100 discount per sale.