

The Dictionary



Our quarterly feature focusing on *your* definitions of service.

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:

Service the way YOU define it!

How do I begin to thank you for all your help? **Lorraine James** [*in Payment Processing Services*] definitely went above and beyond in her efforts to get our loan paid. A title company was causing a lot of stress in our lives until she took over. I know it wasn't even her department, but she jumped right in and handled it. I also appreciate all the other Arizona Federal employees that helped. You guys are truly the old style bankers that will do anything they can to help their customers.

- J. & B. Helmick, Phoenix, AZ

Things will be great when you're Downtown ...

I'm writing this letter in regards to **Robert Blake** [*Downtown branch*]. As a customer, it's not often that I get a chance to write a letter of this nature, but I felt it was necessary and long overdue!

Since my first meeting Mr. Blake in June, he has proven that I'm more than just an account number by providing excellent customer service. He even knows me by name! [In many situations], Mr. Blake has gone beyond the call of duty. His professionalism, attention to detail, problem solving and quick responses to my questions are a definite reflection of Arizona Federal as a whole.

I'm glad that I can boast that I'm a member of one of the finest credit unions in Arizona, and it is because of financial services consultants such as Mr. Blake that make this statement possible.

- P. Tate-White, 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: kristin.leabo@azfcu.org, Attn: Marketing/Service Legends. Please include your account number and daytime telephone number.

International Credit Union Day Celebrates 'Members Make It Happen!'

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Freidrich Raiffeisen, mayor of Flammersfeld,

Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 123 million people belong to 40,421 credit unions around the world.

As a member of Arizona Federal, you're part of a cooperative ownership. This

means that we exist to serve *you*. It also means that profits go back to you and the community as a whole.

This International Credit Union Day, we are excited to share our appreciation of you, our member!

Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we

can provide even better service in the future.

In honor of International Credit Union Day, October 20, 2005, stop by your neighborhood

branch and help us celebrate! There will be refreshments and other goodies for our members.

We look forward to seeing you there!



Member Advantage

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Branch Locations

Phoenix
15625 S. 48th St.*
12401 N. Cave Creek Rd.*
2650 W. Ross Dr.*
7227 S. Central #1010*
300 W. Jefferson St.
333 N. 44th St.
5151 N. 19th Ave.*
2020 N. 75th Ave. (Inside Wal-Mart)**

Avondale
13055 W. Rancho Santa Fe Blvd.
(Inside Wal-Mart)**

Chandler
1311 W. Chandler Blvd.*
Opening October 26: 2750 East Germann Rd.
(Inside Wal-Mart)**

Gilbert
1675 E. Elliot Rd.*

Glendale
5505 W. Bell Rd.*
5485 W. Northern Ave.*

Mesa
1457 W. Southern Ave.*
4403 E. Broadway*
1125 E. Southern Ave.*

Scottsdale
3396 N. Hayden Rd.*

Tempe
855 W. Baseline*
2700 West Baseline Rd. (Inside Fry's)**

Tucson
2900 E. Broadway, Suite 190
1069 E. Silverlake Rd.

*Saturday hours 9:00 a.m. - 1:00 p.m.
**Saturday hours 9:00 a.m. - 5:00 p.m.

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Member Advantage

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Feature article: Double the Points, Double the Fun

Also in this issue: Identity Theft During the Holidays
Holiday Skip Coupon

Holiday Excitement Isn't Just for the Kids Anymore ... Enjoy Double Points on your Visa Platinum!

Are you dreading this holiday season? Every year we brave shopping mall parking lots, visiting relatives and holiday crowds. This year's seasonal cloud has a Platinum lining.

During the months of November and December, when you're purchasing the biggest turkey you've ever seen, filling up your gas tank or trying to find that special something for that special someone—you will earn **Double Bonus Points** when using your Arizona Federal Visa® Platinum!

That's right! Gas and grocery purchases as well as discount and department store purchases at participating retailers will double your Bonus Points earned.

Plus you'll still enjoy our Platinum card's usual low rates and exciting, competitive rewards program:

- Begin redeeming your rewards toward merchandise and travel at just 2,000 points.
- Travel when you want. There are no blackout dates on air travel



and most major airlines participate in the program.

- Keep track of your points online through www.scorecardrewards.com.

Even More Rewards!

In addition to our great Double Bonus Points offer, we're also showing our appreciation of you with the "A Million & More" 2005 ScoreCard™ Bonus Point

Sweepstakes Giveaway.

As an Arizona Federal Visa Platinum cardholder you have the opportunity to win one of 156 prizes, with a grand prize of a million and one Bonus Points.

Participation couldn't be easier. Eligible participants will automatically receive one entry for each month of the promotion, and earn an additional entry for each purchase transaction from October 1 through December 31, 2005. Winners will be selected via a random drawing.

How can I get one?

If you don't already have a Visa Platinum card with Arizona Federal, you can apply in three easy ways:

- Come into any of our branches
- Call (602) 683-1730
- Visit www.arizonafederal.org

If you haven't received your shiny new Visa Platinum replacement card in the mail, please call us at the number above.

This holiday season, remember that Platinum lining and feel like a kid again!

For more information about Arizona Federal's Double Bonus Points promotion, including a list of additional participating retailers, and the "A Million & More" sweepstakes, visit www.arizonafederal.org or your convenient local branch.

Double the Points, Double the Fun!

During the months of November and December, earn Double Bonus Points when you use your Arizona Federal Visa Platinum at your favorite retailers, including:

Safeway
Albertson's
Fry's
Target

Wal-Mart
Kohl's
Michael's
Ross

Dillard's
Circle K
Shell
AM/PM

Visit www.arizonafederal.org for a list of additional participating retailers.

Rising Gas Prices Got You Down?

With the continual rise in gas prices, everyone is looking for ways to save money at the pump. Here are a few suggestions to help reduce your gas consumption:

- Always use a clean air filter and have clean engine oil
- Keep your tires filled with the right amount of air
- Use your air conditioner sparingly
- Remove unused bike and luggage racks to make your car aerodynamic
- Bike, walk, use public transportation and carpool whenever possible
- Accelerate slowly when leaving the stop light
- Combine errands into one trip
- Eliminate a trip to your Arizona Federal branch by using CU Online at www.arizonafederal.org to manage your account and pay bills

And, finally, use your Arizona Federal Visa Platinum with ScoreCard Rewards when filling up your gas tank—you may as well rack up the Bonus Points at the pump!

'Tis the Season ... for Theft Prevention

Courtesy of Identity Safeguards



The chaos of the holiday season is more than just a strain on customers and retailers. It's a golden opportunity for identity thieves that prey on unsuspecting shoppers. Regardless of the kind of holiday shopping you do, the most important thing is to be aware of who is gaining access to your information.

- If an ATM is in a crowded location, shield yourself as you enter your PIN. Perpetrators of ATM fraud, sometimes called "shoulder-surfers," use the

distraction of a busy shopping day to eavesdrop while you enter your PIN. These fraudsters can work in teams. One person watches you enter your PIN, while another sets you up for a pick-pocket.

- The hustle and bustle of holiday shopping also raises security issues for retail establishments. Rushed and distracted clerks are less apt to check signatures on credit cards or ask for alternate forms of identification. Less risk for crooks means a greater risk they'll use a card fraudulently.

- The holiday season is a particularly fertile time for trash and mail raiders. When you get receipts, put them in a secure place and dispose of them with a shredder when the time comes. It's often the simplest mistakes that

lead to identity theft.

- Whenever ordering online, make sure the retail site processes secure transactions. Often sites will have 800 numbers. Don't be afraid to call and ask questions. Before any purchase is made, you should feel confident that the site is reputable.

For more information about avoiding identity theft during the holidays or to sign up for protection products, click on the IDefend link under Investments and Insurance at www.arizonafederal.org.

To use IDefend's website at no cost to you as a member of Arizona Federal, enter User ID: **Arizona Federal** and password: **Arizona**. You'll be asked to set up your own unique user ID and password once you log in.

Teach Your Money to Rollover

A Rollover IRA may be your best option when moving your 401(k)

by John Sneddon, CFP

If you're changing jobs or getting ready for retirement, there are some key issues you'll want to address. The first big decision you'll probably face is what to do with the money in your employer's retirement savings or pension plan. You'll have several options, and an understanding of their tax implications is critical.

There are generally three approaches to handling a 401(k), 457, 403(b) or other type of retirement plan. You can roll your retirement funds directly into an Individual Retirement Account (IRA), leave your nest egg right where it is or take a cash distribution.

A Rollover IRA is the most popular route for several reasons. First, when you directly transfer your

retirement assets into an IRA, you continue to defer income taxes on the money and avoid a potential early withdrawal penalty. You'll have access to a much wider range of investments, which means more opportunity to diversify your investments and to adjust your portfolio.

You could leave your retirement savings in your employer's retirement plan until required distributions begin. However, consider that doing so limits your investment options to those offered by the plan and may reduce your control over future withdrawals and distributions since they will be governed by the rules of your employer's plan.

In most cases, the least attractive alternative is taking a cash



distribution of plan assets. Current income taxes will be due on money that is withdrawn but not rolled over. What's more, if you're under age 59 1/2, you may be subject to the 10% early withdrawal

penalty. Finally, 20% of the distribution will be withheld by your employer as a prepayment of your federal income tax. These taxes, plus the tax-deferred earnings you'll forego, can make a cash withdrawal an expensive option.

Consult an Arizona Federal financial advisor* today to review your retirement plan. Call us at (602) 683-1000 to make your appointment.

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

Online Makes It Easy

The future has arrived with our new Online Statements! Over 18,000 members have signed up for Online Statements since they became available in July 2005.

Not only are Online Statements convenient and secure, they have even more benefits. Electronic transactions save paper, printing and postage expenses. With those who have already signed up, \$130,000 a year can be redirected to benefit our members!

Signing up is easy and flexible. Simply log in to your CU Online account at www.arizonafederal.org, click Account Access, then click Online Statements. You're also able to sign up for email notifications that let you know when your Online Statements are available for viewing.

Join the thousands already enjoying the ease and benefits of Online Statements. Sign up today and make the future now.

News & Notes

Free Education Seminars in October

Three free member education seminars will be held this quarter presented by BALANCE:



- 10 Steps to Financial Success** (presented in Spanish)
Tuesday, October 25; 6:30 p.m. - 8 p.m.
From developing a spending plan that works to setting goals, this presentation covers the core concepts necessary to develop and maintain personal financial control.
- Identity Theft**
Wednesday, October 26; 6:30 p.m. - 8 p.m.
This presentation provides an overview of common identity theft practices, tools for preventing it and specific steps for victims of these crimes to take in order to minimize damage.
- The Psychology of Spending**
Thursday, October 27; 6:30 p.m. - 8 p.m.
Each person has a money personality that influences attitudes about spending and saving. By recognizing the tendencies that have shaped past decisions, participants will be able to make the necessary adjustments to change bad financial habits into productive ones.

Tuesday's seminar will be held at the Friendly House at 802 S. 1st Avenue in Phoenix. The seminars on Wednesday and Thursday will be held at Arizona Federal's Operations Center at 333 N. 44th Street. Space is limited; please call (602) 683-1032—for Spanish, call (602) 683-1396—at least seven days prior to the date to register.

A New Branch Opens in the East Valley!

Look for a new branch coming to a Wal-Mart Supercenter in the East Valley in early November! This new branch will be located inside Wal-Mart at **2750 East Germann Road, Chandler (the northwest corner of Gilbert Rd & Germann)**.

Board of Director 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, 2005. You may request an application package in any Arizona Federal branch, or by calling the Marketing department at (602) 683-1032.

Holiday Schedule

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

- Columbus Day - Monday, October 10, 2005**
- Veteran's Day - Fri., November 11 & Sat., November 12, 2005**
- Thanksgiving Day - Thursday, November 24, 2005**
- Christmas Eve - Saturday, December 24, 2005**
- Christmas Day (observed) - Monday, December 26, 2005**
- New Year's Day (observed) - Monday, January 2, 2006**

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 2005 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 www.arizonafederal.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 2005. 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