

OUR COMMON B.O.N.D.

JULY 2002

Your Neighborhood Financial Partner since 1972.

BOND AT HOME! BOND AT WORK! BOND ON VACATION!

BOND is the Credit Union that follows you wherever you go. We can take care of all your financial business through the mail, over the phone, and via the internet. Wherever you find a mail box, telephone, or internet connection, we'll be there.



Our many convenient services include:

BOND home page, providing 24 hour Internet access to Credit Union information, financial services, on-line loan applications, and on-line savings account applications.

Virtual Branch giving you FREE on-line access to your credit union accounts and bill payment services.

AUTOBOND with 24-hour telephone access to your accounts.

BOND Debit Card, works just like a plastic check. Use it everywhere Visa is accepted to pay for your purchases. The money is automatically deducted from your BOND account. You can also use the BOND Debit Card at any ATM that displays the Visa logo to withdraw cash from your account.

Whether you are at home, the office, or traveling for business or pleasure, you can stay in contact with BOND. For more information contact us at 404-525-0619.

We here at B.O.N.D. Community Federal Credit Union would like to express our sincere appreciation for the support from the businesses and neighborhoods of the B.O.N.D. Community. Your generous donations of door prizes allowed us to have the most successful annual meeting in our 30 years.

Even in the beginning, the businesses and neighborhoods of the B.O.N.D. Community have helped make the credit union what it is today. Without your support and faith in the community this credit union would have never prospered. Yet, with your support we have prospered and thrived.



And now we ask for your support once again. If you are a business owner, tell your employees about B.O.N.D. Community Federal Credit Union. If you live in the community, tell a neighbor about us. Over the past 30 years our best advertising has been your support, through telling others about B.O.N.D.

Once again, thank you whole heartedly for your past and continued support.

You are the heart of the community.

You are the spirit of the community.

You are B.O.N.D. Community Federal Credit Union

Thank you,

The officials and staff of B.O.N.D. Community Federal Credit Union.

We Would Like to Thank the Following Businesses for their Generosity:

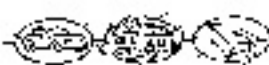
- . A Capella Books
- . Abbadaba's
- . All American Carpentry
- . Arden's Garden
- . Atlanta Pro Bicycle
- . Aurora Coffee
- . Bang!
- . Brewhouse Café
- . Cold Cream
- . Consider It Done
- . Cotton Casual
- . Coyote Trading
- . Critter Sitters
- . Crystal Blue
- . Donna Van Gogh
- . El Myr
- . Georgia Peach Appr.
- . Headlines
- . Highland Barber
- . J&M Liquor
- . Jake's Ice Cream
- . L5P Pharmacy
- . L5P Pizza
- . Psycho Sisters
- . Radial
- . Robert Jackson
- . Savage Pizza
- . Sevananda
- . Teaspace
- . Video Store
- . Vortex
- . Wax N' Fax
- . Yacht Club



You can beat the dealer!

You can't beat the dealer in Vegas, but follow these steps and you can beat a car dealer and get a great price when you do your homework.

1. Apply for a pre-approved auto loan. Most people shop for a car first and wait until last to get financing. That is the exact opposite of what you should do. Apply for the amount you intend to spend first. You are then in a much better position to make a great deal on a new or used car. You will know how much you can afford to spend and you'll know how much your monthly payment will be. You'll be less likely to be talked into extras you don't want. You'll also be able to take advantage of any dealer rebates, saving even more money.
2. Before you hit the showroom, do a little research so you have a better idea of what you want and what is available. Car and Driver magazine and Consumer Reports are two publications with good information on quality and cost. And don't forget the Internet. Edmunds (www.edmunds.com) and Kelley Blue Book (www.kbb.com) are two sites that give you cost analysis, performance reviews, and pictures!
3. Now you are ready for the dealership. With your financing and research in hand, you are prepared to shop 'til you drop to get the best deal possible.


 Call 404-525-0619 Ext. 17 for more information!

Got a BOND Debit Card?

Some tips for increasing your peace of mind!

- * Know your liability, and the deadlines and procedures for notifying the Credit Union should your debit card be stolen or lost.
- * Closely monitor activity on your debit card/checking account.
- * Report lost or stolen cards right away.
- * Press credit and sign instead of entering the PIN number when using your Debit Card, so you make sure there are no hidden charges from the merchant.

BOND Online Services Anniversary!

 Financial services have never been as convenient as they are with online banking. Members access their accounts from any PC around the world, requiring only a computer and an Internet access. Virtual Branch is available for Internet banking 24 hours a day, seven days a week. You no longer have to rush to BOND at lunchtime or to the ATM, just to find out your balance. The online service provides you with a wonderful time-saving tool that let you plan your financial activity ahead of time or anytime. Internet banking saves you money with bill payments since you no longer have stamps and envelopes to purchase. If you have not signed up for these services, please call us or visit our web page www.bondcu.com and download the application!

Join Us !!!



**International
Credit Union Day!
Thursday October
17th from 4:00pm to
5:30pm**



AMERICA'S
CREDIT UNIONS
"Where people are worth more than money."



B.O.N.D. Services:

Checking Account

Earn interest on your checking account. Get free checking with a low minimum balance at B.O.N.D.

Special Accounts

Holiday club, vacation club, and escrow savings accounts.

Savings Accounts

Above-average interest on all regular savings (share) accounts.

Certificate Accounts

Certificates of deposits earn very good rates, with minimums of \$500.00

Loans

Consumer loans, signature loans, auto loans, real estate loans, and debt consolidation loans

IRAs

Become part of our Individual Retirement Account Program.

You'll Find Us...

In the Point Center Building
433 Moreland Avenue
Atlanta, GA 30307
Phone (404) 525-0619

www.bondcu.com

bondcu@mindspring.com

Our Hours:

Mon-Fri 11:00 am – 6:00 pm
Saturdays 11:00 am – 3:00 pm

Our Board of Directors

Board Members:

Brent Lee

Dedra Evans

Jeffrey Horst

Mike Martinez

Steve Suna

Chairman:

Bob Duckworth

Secretary:

Andy Bailie

Treasurer:

Lee Brannan

Vice Chairman:

Dennis Holmes

Supervisory Committee Chair

Brent Lee

Holiday Closings:

Independence Day, Thu. July 4th

Labor Day, Mon. Sept. 2nd

Columbus Day, Mon. Oct. 14th

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