

OUR COMMON B.O.N.D

October 2003



Your Neighborhood Financial Partner since 1972.

You asked for it...

And you got it!

As a member owned financial cooperative, it is our duty and goal to strive to fulfill our members' needs and requests. Thanks to your active feedback, B.O.N.D. Community Federal Credit Union is progressively analyzing and implementing new policies to improve our operations and services to exceed your expectations as a Member.

As per your request, we have made the following changes in our Fee Schedule:

Before

ATM/Debit Card Inquiry Fee \$0.50*
ATM/Debit Card Replacement Fee \$25.00
ATM/Debit Card Transfer Fee \$0.50
ATM/Debit Card Withdrawal Fee \$1.00*
Holiday Club Early Withdrawal Fee \$10.00
I.R.A. Termination Fee \$25.00
Verification of Depository Fee \$25.00

Now

ATM/Debit Card Inquiry Fee \$0.00*
ATM/Debit Card Replacement Fee \$0.00
ATM/Debit Card Transfer Fee \$0.00
ATM/Debit Card Withdrawal Fee \$0.00*
Holiday Club Early Withdrawal Fee \$0.00
I.R.A. Termination Fee \$0.00
Verification of Depository Fee \$0.00

* These fees are "in-house" fees that do not include fees charged by ATMs not operated and/or owned by B.O.N.D. Community Federal Credit Union

Did you know that our ATM machine at BOND and ATM machines at Publix (called Presto) do not charge a service fee for transactions?

Disclaimer: this information is provided to you as FYI. B.O.N.D. Community Federal Credit Union does not have any type of relationship with Publix and/or its Presto machines. B.O.N.D. Community Federal Credit Union is not responsible nor guarantees, certifies, or approves the appearance, reference, reliability or advertisement of any product, service, information or opinions on third parties mentioned.

4th Annual L5P Community Center Championship!

It was a pleasure for B.O.N.D. Community Federal Credit Union to sponsor 4 players in the Golf Tournament at the Candler Park Golf Course on August 30th, 2003, for the benefit of Little 5 Points Community Center. We want to thank our players David Heany, Marty Nolan, Billy Ratliff and Brad Henneey for helping us support our people and our Community Center.



Beware of the 0% "For Life" credit card



Zero percent auto financing has been around for a while now. However, the newest version of low rate financing is the 0% "for life" credit card. While a non-interest card sounds great, as the saying goes, there is no such thing as a free lunch. Here is the low-down on this new low rate proposition:

- * The 0% rate applies to transferred balances only
- * 0% "for life" refers to the life of the transferred balance, not your lifetime
- * Balances qualifying for the 0% may only be transferred to the card for a restricted period of time, from 4 to 6 months, meaning you cannot take advantage of the 0% rate indefinitely by racking up charges on one card and then transferring them to the new card
- * You may be required to make a certain number of transactions to the card each month to retain the 0% rate on the transferred balances. You will be charged the going interest rate for the additional transactions

* Payments you make on the card will go toward paying the transferred balance first, meaning you will continue to accumulate interest charges month after month on any new transactions until the original transferred balance is paid off

* If you are late with just one payment, the company may revoke the 0% rate and begin to assess the going interest rate on the transferred balance, along with any new transactions you have made

While on the surface, a 0% credit card for life sounds good, if you dig a little deeper, you find that it may cost you more in the long run. You can be assured that with a BOND Visa Credit Card from B.O.N.D. Community Federal Credit Union, you get a reliable, low cost credit card with no gimmicks and no hidden costs. For more information, visit our web site at www.bondcu.com, or call our friendly lending manager at 404-525-0619 ext. 17. The best advice is to carefully read every disclosure before signing up for any credit card. And, if it sounds too good to be true, it probably is.

Supporting Our Future

This summer, B.O.N.D. Community Federal Credit Union has given out over 7000 pencils to students in the neighborhoods served by the credit union. It was our pleasure to share some time with our youth and give them a small incentive to continue to strive for excellence while they progress with their education.

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.

OCTOBER 2005

International Credit Union Day!

Date: Thursday, October 16th

Time: 4:30 pm to 6 pm

Place: B.O.N.D. Lobby

Come and celebrate International Credit Union Day, and pick up your 2004 B.O.N.D. Community Federal CU Calendar. We will have refreshments for you, and you will have the opportunity to get your calendar signed by the local photographers whose works are featured in the calendar. Come and meet your fellow members, and interact with the staff at B.O.N.D.!



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:

April Lloyd
Debra Evans
Mike Martinez
Steve Suna

Chairman:

Bob Duchworth

Secretary:

Andy Baile

Treasurer:

Jeffrey Horst

Vice Chairman:

Dennis Holmes

Supervisory Committee Chair:

Brent Lee

Holiday Closings:

Columbus Day, Oct. 13th
Veterans Day, Nov. 11th
Thanksgiving Day, Nov. 27th
Christmas Day, Dec. 25th