



*Membership is open to Educators, Staff, Students, Alumni & Families whose children attend ANY Bonneville County School! Once a member, always a member!*

## Credit Union to Host Open House

Our newsletter has a new look and name. That's because the credit union has been open at the new location for one year. Based on suggestions from members, we're changing the name of the letter from *Cambridge Quarterly* to *The Sunnyside Times* reflecting our move to Sunnyside Road. We know we are not the only financial institution on Sunnyside, but we are the most committed to serving education in Bonneville County!



Opening Day scene on a frosty January one year ago.

Our official birthday is January 21 when we turn 54. To celebrate, we're holding a member **Open House all week beginning with payday Tuesday, January 20 through Friday, January 23**. Stop in for a visit, a quick bite, a transaction and to register for a prize drawing. But do stop in, because your success is our success.

A+ Credit Union serving Bonneville County going on 55 years. **Education is for Everyone!**

### **LOST OR STOLEN VISA CARDS:**

To report a lost/stolen VISA Debit/Credit Card call:  
**1-800-808-7230** Monday through Friday,  
or **1-800-991-4964** on weekends.

## Members Assist Food Bank Deposit

Many thanks to the members who helped collect food items for the Idaho Falls Food Bank. Featured in the photo is Kelsey one of our Member Services reps with the boxes & cans assembled by members & employees. Over 400 items were collected for the food bank. And a special thanks to the Bonneville High Spanish Club who made the largest single donation!



Thanks to you we make a difference everyday.

– Attention Graduating Seniors

## 20<sup>th</sup> Annual Scholarship Opens



We're announcing our twentieth year service scholarship a little early to encourage participation. Student applicants must be a member of the credit union at least three months when they make application for this \$1,000 scholarship. Applications can be picked at our office or on our website after January 5th. They may also be available at the counselor's office of any high school in Bonneville County. Just be sure to open your account by January 23, 2009.

## Annual Meeting & Election:

Dorothy Gamble and Gary Higley are running again for the Board of Directors. The Annual Meeting and election will be held Tuesday, March 17, 2009. Anyone interested in running for the board should contact Dorothy or the credit union.

– Manager’s Corner:

## How is A+ Credit Union Doing?

This year was a time of challenge in the US economy. Much about the financial landscape has changed leaving volatile markets on Wall Street and Main Street. But because of you, the credit union is doing quite well, thank you. Our loans rose to an all time high while slow paying loans have fallen to new lows. Our deposits are up and membership is growing.

We remain committed to the education community who built this financial institution. During 2008, with your help, we raised \$3,700 for education foundations and put an additional \$5,000 toward Inservice Days held in Bonneville County. We sincerely thank you and wish you the best in 2009.

### Credit Union Holidays & Important Dates:

#### MARTIN LUTHER KING DAY

Monday, January 19, 2009



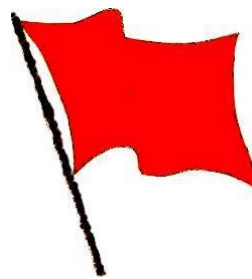
#### PRESIDENT’S DAY

Monday, February 16, 2009

#### ANNUAL MEETING

Tuesday, March 17, 2009

At 525 W Sunnyside Road at 7 PM



## 7 RED FLAGS About Money

- 1-Claims that you’ve won a “free” prize, or a fee to collect your “winnings” for a contest you haven’t entered.
- 2-Free gifts for attending a high-pressure sales presentation may cause you to lose sight of just how much this “free” deal could cost.
- 3-Promises of insider discounts or special deals. Often you can find better offers on your own. Shop and compare prices (especially true of unsolicited emails).
- 4-Salespeople who pressure you to make an immediate financial commitment or to sign a contract you have not read.
- 5-Contracts or forms that are hard to understand. Even minor mistakes in filling out the form may be used as an excuse to avoid honoring the agreement.
- 6-Companies that won’t put their promises in writing. A legitimate firm stands behind its deals and wants to give you what you need to make a smart decision.
- 7-Firms that do not provide contact information or that only provide an email address or po box. After all, if you can locate them, authorities can too.

–Quoted from *Reader’s Digest*, August 2008, p. 70.

### Rates at a Glance

online at: [www.apluscuidahobiz](http://www.apluscuidahobiz)

#### Secured Loan Rates \*

	APR
<b>New Vehicles 2008 – 09</b> (rates as low as...)	
60 months	4.84%
72 months	4.84%
<b>Used Vehicles 2001 – 07</b> (rates as low as...)	
48 months	4.84%
60 months	4.84%
72 months	4.84%
<b>New RV, Boat &amp; Camp Trailers</b>	
120 months, \$15,000	5.64%
180 months, \$20,000 or more	5.84%

\* For rates this good auto payment & 30% down are required.

*Your individual auto loan rate may vary depending on amount financed, down payment discounts or collateral value. Your individual Fair-Isaac credit score and relationship discount may also affect loan rate!*

The Loan Check LOC	8.25%
Personal Loans •1 year . 7.39% •2 years . 8.59% •3 years . 9.59%	
Overdraft	15.50%
Visa	11.50%

*Unsecured Rates vary by Credit Score. Some restrictions apply.*

#### Fourth Quarter 2008 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.50%
\$ 5,000	1.26%
IRA Savings	1.51%
Checking \$1,000 – \$4,999	0.10%
\$5,000 or more	0.25%
Money Market below \$2,500	0.25%
\$ 2,500 – \$4,999	1.11%
\$ 5,000 – \$9,999	1.26%
\$10,000 – \$24,999	1.76%
\$25,000 or more	2.27%

#### Certificates of Deposit \$5,000

	APY
6 to 11 months	3.09%
12 to 23 month	3.14%
24 to 35 month	3.44%
36 to 60 month	3.55%

**Your Deposits insured to \$250,000 by American Share Insurance  
Not Federal Insurance, Better Insurance**

All rates are subject to market changes. Please call to check current rate.