



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

Credit Union goes for a Dog

Meet Zeus, an adorable great Dane who wandered away from home, lost. Zeus is a large dog and very sweet but skittish of strangers; he wouldn't come to anyone. Our members helped us coax him into the lobby with treats. There, after a time, they read his collar tag with name and owner's phone number. In the photo at right, when Zeus saw Lisa, he kept jumping up to see if she was his owner.



When we phoned his owner, she came right over. When Zeus saw her, he instantly relaxed at her feet. How does one describe a dog smile? It turns out Zeus has a disability: he's deaf. What was the fee for returning the lost dog? NO FEE! A+ Credit Union is consumer friendly: service isn't just what we do, it's who we are. So even though the national economy went to the dogs, our service has not.

What we didn't know is that Zeus' owner is a credit union member and it was a good reunion.

– Attention Graduating Seniors

2010 Scholarship Opens

It's time to think scholarship. Scholarship applicants must be members of the credit union for three months to apply for our twenty-first year, one-thousand dollar, service scholarship. Applications are available online under the upcoming events tab.

Any member graduating high school or attending college is eligible. Be sure to open your account by January 22, 2010 and turn in the application by April 23, 2010. Good luck!



Upgrade to Visa Debit planned

We have set the date for the first of two upgrades to our VISA Debit card program. These upgrades are to meet member requests for better service. **All member debit cards will continue to function until the conversion date of March 8, 2010 and should be retained to that time.** The first upgrade will replace existing debit cards during February 2010. **Remember, the new cards will not become active until March 8, 2010** so retain your existing card till then. A new PIN will come for the new card first, followed by a new card. Please continue to use your existing card & PIN till March 8, 2010. Members who wish to personalize their PIN may stop by the office after March 8 to do so with Connie or Chad.

An announcement of the second upgrade will follow later. The second planned upgrade will take the debit card program to *real-time* so card purchases and deposits post automatically to your account.

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.

55th Annual Meeting & Election:

Gene Cook is re-running again for the Board. Randy Waite, who was serving a four-year term since 2007 resigned when he retired from District 93. His vacancy was filled by board nomination of Justin Pearson, a local CPA with Cooper Norman. Justin and Gene are running for four year terms to 2014.

The Annual Meeting and election will be held **Wednesday, March 17, 2010** at the credit union. Anyone interested in serving as a volunteer should contact Dorothy Gamble or the credit union.

Credit Union Holidays & Important Dates:

– Manager's Corner

Debt Consolidation Magic: a Budget

Is there such a thing as a magic wand to make debt disappear? Something akin to Dorothy putting on red slippers and saying, "There's no place like home?" Honestly, there is not. Not even bankruptcy in spite the promises from those who practice it. There are a host of companies in the US who promise to wave a *magic plan* to make your debts go away *quick and easy*. But do they deliver?

They promise to reduce your concerns into one easy payment by negotiating terms. In reality what most of these clever operators do is charge up to \$75 a month for a *repayment plan*. They take funds directly from your checking account to make payments for you. They often promise more than they deliver. What may sound like a soothing solution to someone in financial trouble may make things worse. Does it make sense to pay someone else to do something *you can do yourself*? Some of these companies take your money and may not even make your payments. In the same way, bankruptcy robs you of integrity but the attorney who files won't do anything until paid *first*.

A monthly budget and savings plan can do what no one can: preserve your dignity and self respect. And if followed, most Americans could be debt free in three to five years without additional aid. Try it out and watch as your debts consolidate away.

MARTIN LUTHER KING DAY
Monday, January 18, 2010
Credit Union closed



PRESIDENT'S DAY
Monday, February 15, 2010
Credit Union closed



55th ANNUAL MEETING
Wednesday, March 17, 2010
525 W Sunnyside Road at 7 PM



Members Assist Food Bank Again



Many thanks to our members who helped collect food items for the Idaho Falls Food Bank. We assisted both Idaho Falls and Skyline High Schools during this drive. Several hundred items were collected and donated with

matching by the credit union. Special thanks to the young people in our community for caring and bringing in many donations. Our congratulations to Skyline High School who won the 9th Annual *Souperbowl* challenge and thanks to all who make a difference every day!

Rates at a Glance

online at: www.apluscuidaho.biz

Secured Loan Rates *

	APR
New Vehicles 2008 – 09 (rates as low as...) *	
60 months	4.69%
72 months	4.69%
Used Vehicles 2001 – 07 (rates as low as...) *	
48 months	4.74%
60 months	4.74%
72 months	4.74%
New RV, Boat & Camp Trailers *	
120 months, \$15,000	5.54%
180 months, \$20,000 or more	5.74%

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

Fourth Quarter 2009 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.55%
\$ 5,000	1.00%
IRA Savings	1.26%
Checking \$1,000 – \$4,999	0.10%
\$5,000 or more	0.25%
Money Market below \$2,500	0.25%
\$ 2,500 – \$4,999	0.90%
\$ 5,000 – \$9,999	1.00%
\$10,000 – \$24,999	1.26%
\$25,000 or more	1.51%

Certificates of Deposit \$5,000

	APY
6 to 11 months	1.50%
12 to 23 month	2.06%
24 to 35 month	2.11%
36 to 60 month	2.21%

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 rate. Rates subject to change, please call for current rate.

The Loan Check LOC	8.25%
Personal Loans •1 year . 7.79% •2 years . 8.69% •3 years . 9.59%	
Overdraft	15.50%
Visa	11.50%

Unsecured Rates vary by Credit Score. Some restrictions apply.

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

FDICIA Required Government Disclosure: This institution is not federally insured.