



Member Newsletter of **A+ Credit Union of Idaho**, formerly *IF Teachers CU*
PO Box 2871 Idaho Falls, ID 83403-2871 • Located at 525 W. Sunnyside Road
Ph. (208) 522-8576 Fax (208) 523-8728 or email: iftcu@srv.net Website: www.apluscuIdaho.biz

April 1, 2009

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

– Attention Students and Parents

2009 Service Scholarship



Applications for the 2009 service scholarship are available online at www.apluscuIdaho.biz/events.html. The due date for this \$1,000 service scholarship is fast approaching so don't delay, apply today. All apps due **Friday, April 24th, 2009**.

Summer Improvement Projects

Making minor repairs or planning a summer project doesn't mean you should get a high rate. And with a short term home improvement loan there is no need to tie up your home. We can help with a great rate: **\$2,500 for 12 or 24 months at 7.24%**

To qualify for the rate offer, your FICO or credit score must be 650 or higher and you must be a homeowner. The disclosed rate requires auto payment from an A+ Credit Union checking account.



– Manager's Corner:

Board Elections Held in March

Many thanks to our members for their support at our annual meeting held March 17 also St Patrick's Day. Dorothy Gamble and Gary Higley were re-elected to the board of directors for four year terms. Here are your 2009 directors and board officers:

Dorothy Gamble, President
Norm Frei, Vice President
Gene Gerard, Secretary

Kent Frederickson
Gene Cook

Gary Higley
Randy Waite



NEW AUTOS, RATES AS LOW AS

4.69%

TERMS TO 72 MONTHS

Automatic-pay & down payment required. Ask for details.

Spring & Summer Auto Rates

Is this is your year for a new auto? Let A+ Credit Union **put you in the driver's seat**. Schedule an affordable loan with a payment to fit your budget. Choose your dealer, your auto and your options, but make sure you choose A+ Credit Union for financing.

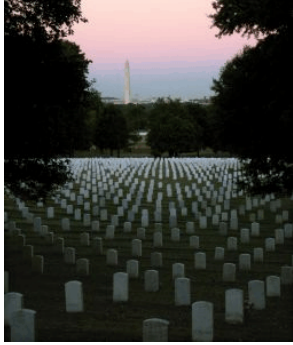


Featured Auto, 2009 Honda CRV: 27 MPG Highway

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.

Important Credit Union Dates



CU Closed for Holiday

Memorial Day

Monday, May 25, 2009



CU Closed for Holiday
Independence Day
Friday, July 3, 2009

Put this on your summer calendar:
We're NOT Closed!

Baseball Night with your Idaho Falls Chukars
Thursday, July 16, 2009

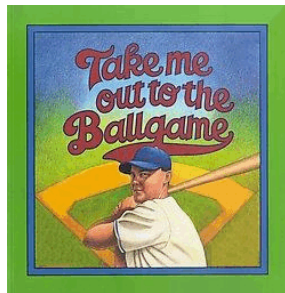


Chukars

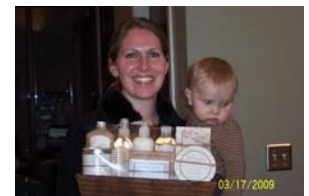
vs.

Helena Brewers

Free Tickets for members



Prize Winners at 54th Annual Meeting



Here's to more years! Thank you for your support.
We couldn't do it without you!

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	4.84%

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 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.

First Quarter 2009 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.50%
\$ 5,000	1.05%
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	1.00%
\$ 5,000 – \$9,999	1.06%
\$10,000 – \$24,999	1.50%
\$25,000 or more	1.97%

Certificates of Deposit \$5,000

	APY
6 to 11 months	2.06%
12 to 23 month	2.26%
24 to 35 month	2.46%
36 to 60 month	2.56%

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

FDICIA Required Government Disclosure: This institution is not federally insured. We didn't need a bailout.