



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

– Attention Graduating Seniors & College Students

## 2010 Scholarship Closes April 23



Our 2010 scholarship was announced in January. To apply, get application at [www.apluscuidaho.biz/events.html](http://www.apluscuidaho.biz/events.html) online. Look for application [click here](#). *Don't be late!* Applications are due Friday, April 23, 2010. Apply now.

## VISA Debit Upgrade Report

The first upgrade to our VISA Debit card program was completed on March 8, 2010. All the debit cards were replaced with a more versatile card that is easier to reissue.

We know some of our *he-men* out there are not happy with the color red (some say pink), but it helps you to find your card fast. And it will make a man out of you; show your sensitive side! The ladies in your life love it. Okay?



In keeping with secure access practices, share savings is not accessed by debit card. If you need to withdraw from shares, you should transfer to checking by the internet, Miss Penny or phone a day before you need cash at an ATM or point of sale terminal. Share to share transfers are not authorized at our ATM.

The menu on our ATM has recently been upgraded to allow card members to change their PIN right at the ATM. The existing PIN and card are required to complete this process. Foreign currency transactions associated with any of your ATM transactions overseas will post at the end of each month in which the transaction occurred.

Stay tuned to this page for announcements of additional card upgrades planned in 2010!

## LOST OR STOLEN CARDS:

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

To report a lost/stolen VISA **Debit Card** call:  
**1-800-528-2273**

## Auto Loan, New or Used, One Rate



Featured autos: left–GMC Terrain; right: Chevy Equinox. Both est 32 MPG

Need wheels? Choose your dealer, select your deal, but keep A+ Credit Union for your financing. New or used, same great rate. And don't forget GAP protection on your purchase. We can save you half the cost of a dealer GAP. And our GAP plus offers \$1,000 towards your next purchase if your vehicle is totaled in an accident and you finance the replacement with us (ask a loan officer for details). Most dealers can't touch that!

## Credit Union Special Dates:



**MEMORIAL DAY**  
Monday, May 31, 2010  
Credit Union closed



**INDEPENDENCE DAY, observed**  
Monday, July 5, 2010  
Credit Union closed



**CHUKARS NIGHT**  
Wednesday, July 14, 2010  
at Melaleuca Field  
Tickets available July 6th

# 55<sup>th</sup> Annual Meeting Prize Winners



It was a fun time for all, especially those with the luck of the Irish. Not all prize winners featured.

## Rates at a Glance

online at: [www.apluscuidaho.biz](http://www.apluscuidaho.biz)

### Secured Loan Rates \*

	APR
<b>New Vehicles 2009 – 10 (rates as low as...)</b> *	
60 months .....	4.69% .. 4.49%
72 months .....	4.69% .. 4.49%
<b>Used Vehicles 2002 – 08 (rates as low as...)</b> *	
48 months .....	4.74% .. 4.49%
60 months .....	4.74% .. 4.49%
72 months .....	4.74% .. 4.49%

### 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.

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.

### First Quarter 2010 Dividends

	APY
Daily & Medical \$ 25 .....	0.25%
Savings \$ 500 .....	0.55%
\$ 5,000 .....	1.05%
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 .....	1.05%
\$10,000 – \$24,999 .....	1.26%
\$25,000 or more .....	1.51%

### Certificates of Deposit \$5,000

	APY
6 to 11 months .....	1.56%
12 to 23 month .....	1.66%
24 to 35 month .....	1.86%
36 to 60 month .....	2.12%

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.