



Newsletter of A+ Credit Union of Idaho

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July 1, 2010

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

Computer System Change Planned, October 1, 2010 Important Notice to Members of A+ Credit Union! We will be closed on Friday, October 1, 2010

for a computer system change. If you are expecting an electronic funds transfer (EFT) deposit or payment that day, all files for October 1, 2010 will be processed—deposits and payments—September 30, 2010. Our phones will also be off during business hours Friday, October 1, 2010.

Members currently receiving e-statement notices for September will receive a PAPER STATEMENT for the monthly or quarterly period ending October 1, 2010 even if you have checking or loans.

Electronic delivery of statements by online access for the third quarter—July 1 to October 1—or for the monthly period—September 1 to October 1—will NOT be available after 8 PM September 30, 2010.

How will the computer change affect me? We are seeking as little disruption as possible.

- Debit cards, our ATM and Bill Pay services will NOT be affected by the computer system change.
- We will reopen Monday, October 4, 2010 for normal business hours on our new system.
- Members can sign up for our new flex-teller Monday, October 4, 2010. Account numbers will not change.
- Checking accounts will not be affected. Checks posting October 1, 2010 will be paid on time.

What should I do to prepare? **Get copies of your online history now before the system change!**

Ask yourself, “Do I need copies of my account history for 2010? or for previous years?”

If you are currently using online access and e-statements, and you want copies of account history for 2010 or before, logon to print or save history screens to your personal computer. **Do it before September 30, 2010. After approximately 8 PM, Thursday, September 30, 2010 all existing online access tools will be removed from our web page. No transfers or loan payments will be allowed on the old system. The view statement and online access links will be obsolete.**

Please call us if you have any concerns or questions about how our computer system change will affect you. **Call 522-8576, we will be happy to answer your questions.** Sincerely, – Your Friends at A+ Credit Union

New Autos, New Rate 3.99%

Don't Leave Your Card at the ATM!



Featured Auto: 2010 Kia Soul, 30 mpg highway.

Is it time for new wheels? Choose your dealer, but keep A+ Credit Union for the financing. New auto rates as low as 3.99% OAC for well qualified borrowers on 2009 or

newer models. Ask for credit union Guaranteed Auto Protection (GAP) on your auto loan. We save you half the cost on GAP plus \$1,000 toward your next purchase if your vehicle is totaled and you finance a replacement with us. Ask a loan officer for details.

We're collecting too many debit cards at the ATM. So stop by for the convenience of cash anytime day or night but remember your card when you leave.

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

Credit Union Special Dates:

2010 Scholarship Awarded

INDEPENDENCE DAY
observed July 5, 2010
 Credit Union closed



CHUKAR NIGHT Melaleuca Field
 July 16, 2010—not July 14
 Free Tickets available July 6th



Friday, August 13, 2010
It's your lucky day! Come lunch with us.
The Credit Union is Open. Free drawing.

LABOR DAY
 Monday, September 6, 2010
 Credit Union closed



Our 2010 Service Scholarship was awarded to Andrew LaPray of Idaho Falls High School. Andrew has been active in Renaissance Club, Honor Society, student body offices, music, track, plays and other community and church activities. Andrew has also been a volunteer peer counselor at Dora Erickson helping to mentor students for graduation. Andrew graduated Summa cum laude and is planning a career in medicine. Congratulations to our scholarship winner for 2010!

COMPUTER CONVERSION DAY: Friday, October 1, 2010—Credit Union closed for computer change.

Rates at a Glance

online at: www.apluscuidaho.biz

Secured Loan Rates *

	APR
New Vehicles 2009 – 10 (rates as low as...)	
60 months	3.99%*
72 months	3.99%*
Used Vehicles 2002 – 08 (rates as low as...)	
48 months	4.49%*
60 months	4.49%*
72 months	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 pay & down payment 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 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.

Second Quarter 2010 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.40%
\$ 5,000	0.60%
IRA Savings	1.00%
Checking \$1,000 – \$4,999	0.10%
\$5,000 or more	0.20%
Money Market below \$2,500	0.25%
\$ 2,500 – \$4,999	0.50%
\$ 5,000 – \$9,999	0.60%
\$10,000 – \$24,999	0.70%
\$25,000 or more	0.90%

Certificates of Deposit \$5,000

	APY
6 to 11 months	0.75%
12 to 23 month	1.05%
24 to 35 month	1.41%
36 to 60 month	1.66%

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.