



IDAHO UNITED

CREDIT UNION

www.idahounited.org



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Chartered June 28, 1978

MAIN OFFICE

3103 E. St. Luke's St.
Meridian, ID 83642

BRANCH OFFICE

333 North 13th St.
Boise, ID 83702
Phone (208) 388-2959

MAILING ADDRESS

PO Box 2268
Boise, ID 83701-2268

HOW TO REACH US

Phone (208) 388-2138
Toll Free (888) 678-2138
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Board of Directors:



Rich Hahn
Ron Meyers
Camille Cegnar
Ben Hepler
Tim Olson
Mike Polito
Jonna Ipsen



Protect your online purchases with Verified by Visa!

Idaho United Credit Union's Verified by Visa is the easy new way to enjoy added security for all your online Visa debit card purchases at no cost!

How Verified by Visa works is in addition to inputting your debit card information when making online purchases you also have a password that you enter. A password can better protect your accounts from fraud. Simply log onto our website idahounited.org and click on the link. You will then be forwarded to our Verified by Visa web page where you can enroll.

It only takes a couple of minutes and will give you peace of mind knowing your online purchases are secure at participating merchants.

Don't Ignore That \$1 Charge on Your Card

It can be easy to dismiss that \$1 charge you don't remember making on your debit or credit card. But you should be paying attention: Scam artists often make \$1 "test" charges to see if you'll notice and take action. If you don't, crooks know it's safe to continue using your card, sometimes spending hundreds of dollars in a short time period. If you think you may be a victim of fraud, contact your card issuer and file a complaint with the Federal Trade Commission at ftccomplaintassistant.gov.

A Credit Union Credit Card: Your Best Bet

If you want to get your finances in shape, here's a little something we believe you will find of interest—literally.

When it comes to credit card interest rates, credit unions average almost three percentage points lower than those of bank credit cards. Why the big difference?

Because there's such a big difference in how credit unions operate. As a not-for-profit institution, Idaho United Credit Union returns our surplus earnings to you in the form of better credit card rates and no annual fees.

That makes your membership a unique opportunity to get a credit card that offers: a low, fixed interest rate—eliminating teaser rates and sudden, sharp interest rate hikes; no hidden fees, traps, and penalties; no annual fees; consolidation of credit card debt into one easy, low-rate payment; and knowledgeable, friendly staff with tips on avoiding debilitating debt.

Why pay too much for a credit card from an unknown source when you can get a better deal from your credit union?

With interest rates as low as 8.90% APR OAC, why not exercise your right as a member to greater control over credit card terms and conditions. Your credit union membership could be the beginning of a whole new you.

Perfect Time for Motorcycle Loans

There's never been a better time to buy the motorcycle you've always dreamed about than now. With the price of gasoline high, driving a vehicle that travels 40 miles per gallon, like a motorcycle, is better than one that travels only 20 like a car, truck, or sport utility vehicle. If you've always yearned to ride, Idaho United Credit Union can help you buy the bike of your dreams.

If you're interested in purchasing a motorcycle, Idaho United CU can assist you. With rates as low as 6.50% APR, OAC, with only 20% down you can't go wrong.

You may even find that the money you save on gas will make your payment.

For more information, the National Automobile Dealers Association (NADA) has online guides that can help you find the price of a used motorcycle; just visit www.nadaguides.com. Remember to stop in or call 388-2138 or 388-2959 for help in owning the motorcycle of your dreams.



Invest in Your Home

What's the number one investment you can make? Your home is.

Whether it's buying a new house, refinancing an existing mortgage, or making a home improvement, your investment is often the best use you can make of your money.

And that's still true even in this uncertain economy because, while home prices have fallen, mortgage rates have sunk to their lowest levels in decades.

In every cloud there's often a silver lining: Housing inventory is high. And by most accounts home prices are starting to stabilize, making this a great time to step up to a new home. In many ways, it's a buyer's market, so don't miss out.

You just need to take advantage of today's exceptionally low mortgage interest rates to upgrade from your existing home, to refinance to more manageable payments, or to get a home improvement loan to make your home—and your life—more comfortable.

Stop in to the credit union today and talk to our mortgage loan officer. He'll pre-qualify you for a home purchase, walk you through the home buying process, and help you plan your financial future.

You see, buying a home, refinancing a mortgage, or making improvements on your home don't have to be scary life events. The professional staff at the credit union is here to help you make the most of your money and your financial future.

Debit Cards: Keep Those Records

Consumers love their debit cards. Among the many reasons: convenience, security, and pay-as-you-go features.

But, no matter how easy they are to use, if you don't keep track of your account, you could be in for a mess. Keeping track of all debit card transactions is fundamental in keeping your account balanced. If you're one to lose receipts or have a hard time keeping track of them, try keeping all your receipts in one place and posting all transactions to your account each evening. Viewing your E-Statement and balancing to it once a month is an easy way to keep track of Debit Card charges that you may have missed that have cleared your checking account. Checking your account frequently online also will show you your current balance.

Whatever your debit card needs, Idaho United Credit Union can help. Visit or call us today.

DIVIDEND RATES

The following rates were declared and posted for Quarter ending March 31, 2011

	Calculated Rate	APY
<u>Regular Shares</u>		
Under \$49.99	0.00%	0.00%
\$50.00 to \$999.99	0.20%	0.20%
\$1,000.00 to \$4,999.99	0.25%	0.25%
\$5,000.00 and up	0.30%	0.30%
<u>Christmas Club</u>	0.60%	0.600%
<u>Vacation Club</u>	0.60%	0.600%
<u>Individual Retirement Certificate</u>	1.00%	1.001%
	Daily Change	

LOAN RATES

The following Annual Percentage Rates were approved as of March 31, 2011. Interest rates are determined by credit rated lending. Please contact a loan officer for the rate you qualify for.

Auto New & Used	24 Months	5.29% to 13.49%
	36 Months	5.54% to 13.74%
	48 Months	5.87% to 14.07%
	60 Months	6.20% to 14.40%
	72 Months	6.53% to 14.73%
<u>Current Loan Special</u>		
Auto New & Used	84 Months	O.A.C. 4.99%
Recreational Vehicles up to Ten Years		7.84% to 22.54%
Motor Homes		7.84% to 22.54%
Idaho Power Stock		5.99%
Signature Loans		7.99%
Share Secured		5.99%
Overdraft Protection		18.00%
Home Equity		Call for current rate.
VISA Platinum Program		12.95%
VISA Platinum Preferred		8.90%



CALENDAR

Holiday Closings

The Credit Union will be closed for business in observance of the following holidays:

Memorial Day, Monday, May 30, 2011

Independence Day, Monday, July 4, 2011

Labor Day, Monday, September 5, 2011

Columbus Day, Monday, October 10, 2011

Veterans Day, Friday, November 11, 2011

Thanksgiving Day, Thursday, November 24, 2011

Christmas Day, Monday, December 24, 2011