



The Cambridge Quarterly



Newsletter of A+ Credit Union, formerly IF Teachers CU
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July 1, 2008

Membership is open to All residents of Bonneville County with a Family Member in School!

Teen Debit-Checking Account



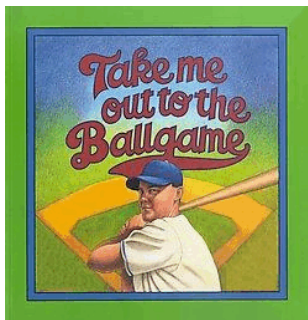
There are times when less is more. Many graduating college seniors will have up to \$30,000 in consumer debt! How ready is your teen? Teach him/her now to resist debt

driven advertising before leaving home. Help them follow a budget, balance a checking account and make wise use of a debit card. We believe it's important to prepare them today to budget tomorrow. To learn responsibility they need some.

And A+ Credit Union can help with our no cost Teen Debit-Checking. Your teen must be at least 16 years of age and a parent or legal guardian is required on the account. The debit card and/or first check order are free, but the lessons a teen gains today will help him/her form balanced spending habits for life. Ask one of our employees about Teen Debit-Checking today because when they leave home, time for preparation is past.

- A+ Credit Union night is Tuesday, August 26, 2008

A+ Credit Union Presents: Game Night at Chukars Field



Support the Home Team, IF Chukars! Pickup free tickets at the credit union for the game for the night of Tuesday, August 26, 2008. It's the home team vs the Ogden Raptors. Up to four free tickets per family while they last.



vs.



Pickup tickets on or after August 10th.

-2008 Scholarship Awarded

CU Service Scholarship Winner

Shelby Smith, a senior at Skyline High School won the A+ Credit Union, 2008 Service Scholarship. Shelby is a parishioner of the First Evangelical Lutheran church and active in her youth group, highway cleanup and congregational services, especially with children. At school she participated in Renaissance Club, National Honor Society and varsity soccer. Shelby plans to pursue a career in dentistry right here in Idaho. Just open wide and say, "Awe-some!" Congratulations to Shelby who received a \$1,000 scholarship.



-Friday, August 15, 2008, All Day

Member Appreciation Day



Our office is complete, all our contractors paid. We didn't even borrow to build. And we did it all with your support!

Now to show our appreciation, the credit union is announcing Member Appreciation Day, Friday, August 15, 2008. The idea started one day about five years ago when a member, we'll call him Jack (cause that's his name) asked us for lunch with a withdrawal.

So stop by the office August 15 during the day for light lunch: hot dog & a drink, **FREE!** And be sure to register for our prize drawing. It's just one way to thank you. And if someone asks why, say, "It's because we know Jack!"



- "We knead your dough"

Your ASI Insured Deposits



There is an air of uncertainty in markets today and challenges abound on many fronts. In that light, we remind you of our unparalleled level of protection because of our affiliation with American Share Insurance (ASI), the nation's largest private

deposit insurer. Your deposits are insured to \$250,000!

ASI's outstanding historical performance is illustrated by its exceptionally high ratio of insurance fund equity to member savings, and its track record with respect to insured accounts. No member has ever lost a cent in an ASI-insured credit union! ASI's annual average losses are the lowest of any deposit insurance fund in the nation.

What does that mean to you? It means we knead your dough to make it rise.

LOST OR STOLEN VISA CARDS:

Report a lost/stolen VISA Debit/Credit Card call:

1-800-808-7230 Monday through Friday,
or **1-800-991-4964** on weekends.

Holidays & Special Events



Independence Day:
Friday, July 4, 2008 CU Closed

Member Appreciation Day:
August 15, 2008 at A+ Credit Union.
Free lunch and a prize drawing.



Member Night at Melaleuca Field:
Tuesday, August 26, 2008.
Free tickets for members.

School Begins:
District 93: Thursday, August 21, 2008
District 91: Monday, August 25, 2008



Labor Day: Monday,
September 1, 2008 CU Closed

A+ Credit Union
Sponsors In-Service Day:
Thursday, October 2, 2008

Rates at a Glance

online at: www.iftcu.coop

Secured Loan Rates *

	APR
New Vehicles 2000 - 08 (rates as low as...)	
60 months	4.74%
72 months	4.74%
Used Vehicles 2000 - 08 (rates as low as...)	
48 months	4.64%
60 months	4.74%
72 months	4.74%
RV, Boat & Camp Trailers	
120 months, \$15,000	6.29%
180 months, \$20,000 or more	6.49%

* 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 . 7.29% •2 years . 8.49% •3 years . 9.49%	
Overdraft	15.50%

Unsecured Rates vary by Credit Score. Some restrictions apply.

Second Quarter 2008 Dividends

	APY
Daily Savings \$ 25	0.25%
\$ 500	0.50%
\$ 5,000	0.75%
IRA Savings	1.25%
Checking \$1,000 - \$4,999	0.10%
\$5,000 or more	0.25%
Money Market below \$2,500	0.25%
\$ 2,500 - \$4,999	1.26%
\$ 5,000 - \$9,999	1.41%
\$10,000 - \$24,999	1.56%
\$25,000 or more	1.76%

Certificates of Deposit \$5,000

	APY
6 to 11 months	3.14%
12 to 23 month	3.44%
24 to 35 month	3.55%
36 to 60 month	3.70%

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

All rates are subject to market changes. Please call to check current rate.