



Member Newsletter of A+ Credit Union of Idaho

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July 1, 2009

email: save.green@apluscuidaho.biz Website: www.apluscuidaho.biz

Membership open to Bonneville County Educators, Staff, Students, Alumni & their Families
Once a member, always a member!

Heading to the Movies?



Save a few dollars when you head out to a movie. Stop by A+ Credit Union to pick up discount movie tickets for Edwards Cinemas, Regal Entertainment Group®. Tickets are good at any Regal Group Cinema so they make a great gift item, easy to mail. Some limitations apply, call if you have questions. Let's go to the movies!

Go Online with Free CU Email Address



If you ever thought about using online access but held back because you didn't have an email address, then wait no more! Get a free email address with your account at A+ Credit Union. View your account history and statements any time

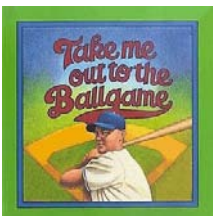
day or night. Check your balance, make transfers, loan payments, pay bills and even make some loan advances. All you need is a direct deposit to your A+ Credit Union checking and we'll provide you with a free email address. You must have an internet service provider to use online access.

Support the Chukars

A+ Credit Union night

your

IF Chukars vs Helena Brewers
Thursday, July 16, 2009



Cool Auto Rates Continue at A+ CU

GREAT AUTO RATES AS LOW AS

4.69% New; 4.84% Used

LOAN TERMS 60 TO 72 MONTHS

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

A+ Credit Union reminds you to plan carefully, use a budget, save regularly and borrow responsibly. And if this should be your summer for an auto, *new or used*, finance with A+ CU and get a free emergency kit with your purchase of \$7,500 or more. While supplies last.



A+ CU VISA Credit—Better than Ever



Did you notice how many bank card issuers raised their rates this year? Their card agreements say: "At any time for any reason?" Not at A+CU. Our card rate did not

increase and our service did not decrease: you get free identity theft assistance, \$1,000 theft insurance with \$100 deductible; payment card registration, 90-day product protection and travel reservation service, ALL FREE! Our rate is among the best in the US, no big-bank card compares! Do you need a credit card? If so, we have a VISA for you.

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.

- 20th Year Scholarship Awarded

2009 Service Scholarship Winner



Skyline Graduate, Andrea Baldwin received the 2009 Scholarship award from A+ Credit Union. Andrea plans to become an elementary teacher.

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: up to **\$2,500 for 6 to 12 months at 7.24%**.

Important Credit Union Dates



Happy Birthday America

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



Friday, August 14, 2009
CU Open for Membership Appreciation Day
 Stop by for lunch and a prize drawing!

Labor Day
Monday, September 7, 2009
CU Closed for Holiday



Rates at a Glance

online at: www.apluscreditahio.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.

Second Quarter 2009 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.50%
\$ 5,000	1.00%
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	0.90%
\$ 5,000 - \$9,999	1.00%
\$10,000 - \$24,999	1.26%
\$25,000 or more	1.51%

Certificates of Deposit \$5,000

	APY
6 to 11 months	1.82%
12 to 23 month	2.27%
24 to 35 month	2.32%
36 to 60 month	2.37%

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.