



The Cambridge Quarterly



Newsletter of **A+ Credit Union of Idaho**, formerly *IF Teachers CU*
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October 1, 2008

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

Exciting Changes to CU Web Site



Fall brings cooler weather, the leaves change color, school is in session and summer is moving on. This fall, changes planned for the Web Page will be put in place. Watch for these changes around October 20, 2008.

While we are preparing for the change and during the following months, users of our current web page will be able to continue using the existing page. After, October 20, 2008, users may automatically be redirected to the new website location: www.apluscuIdaho.biz. But rest assured, A+ Credit Union is redirecting the web link.

We wanted to be sure to announce the changes so Members would not be concerned about the redirection. Any questions you may have are certainly welcome. This is a planned improvement and your comments about our local designer are always welcome.

Until then, please continue to login at your convenience any time, day or night. If you haven't tried online access, what are you waiting for?



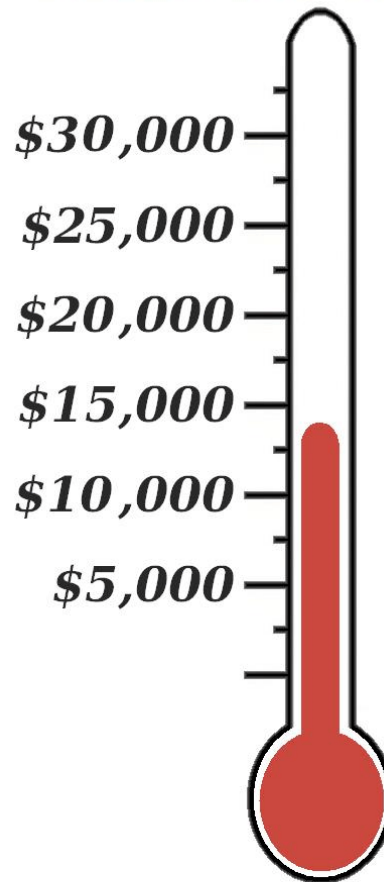
LOST OR STOLEN VISA CARDS:

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



A+ Credit Union

Education Dollar-Support O'Meter



Funds raised to support education since 2004.

Once for ounce, no financial institution in Idaho Falls supports education more than A+ Credit Union! In times like these it is nice to know you have someone you can trust.

This fall we are sponsoring District 91 & District 93 Inservice Days but we couldn't do it without you!

Thanks again for supporting A+ Credit Union.

In-Service Days Supported by A+ Credit Union:

District 91, October 2, 2008:
"Whole Child, Whole Teacher"
 Skyline High School

District 93, October 2-3, 2008:
**"Connecting Students Futures
 through Math & Science"**
 Bonneville High School

Credit Union Holidays:

COLUMBUS DAY

Monday, October 13, 2008



VETERANS' DAY

Tuesday, November 11, 2008

THANKSGIVING

Thursday, November 27, 2008



CHRISTMAS

closing at Noon Wednesday, Dec 24
 Closed December 25 & 26, 2008

closing at 4:00 PM on New Year's Eve

NEW YEAR'S DAY

Closed Thursday
 January 1, 2009



– Manager's Corner: "We knead your dough" Your ASI Insured Deposits



This article is repeated from our July Newsletter due to the uncertainty in some financial markets and the challenges that abound in the economy.

Once again, 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 individual deposits, Certificates and IRAs are insured to \$250,000! Joint accounts to \$500,000. Even your checking deposits and Money Market Accounts 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? Your funds are safe, insured and backed by our capital and American Share Insurance. Yes, we knead your dough to make it rise.

Rates at a Glance

online at: www.iftcu.coop

Secured Loan Rates *

	APR
New Vehicles 2008 – 09 (rates as low as...)	
60 months	4.84%
72 months	4.84%
Used Vehicles 2001 – 07 (rates as low as...)	
48 months	4.84%
60 months	4.84%
72 months	4.84%

New RV, Boat & Camp Trailers

120 months, \$15,000	5.64%
180 months, \$20,000 or more	5.84%

* 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.

Third Quarter 2008 Dividends

	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.50%
\$ 5,000	1.26%
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	1.26%
\$ 5,000 – \$9,999	1.41%
\$10,000 – \$24,999	1.76%
\$25,000 or more	2.27%

Certificates of Deposit \$5,000

	APY
6 to 11 months	3.32%
12 to 23 month	3.55%
24 to 35 month	3.65%
36 to 60 month	3.82%

**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.