



Member Newsletter of A+ Credit Union of Idaho
PO Box 2871 Idaho Falls, ID 83403-2871 • Located at 525 W. Sunnyside Road
Ph. (208) 522-8576 Fax (208) 523-8728
email: save.green@apluscuidaho.biz Website: www.apluscuidaho.biz

October 1, 2009

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

The Manager's Front Corner

Control Overdraft Costs for just 6¢



The average bank charges \$35 for every overdraft according to CNNMoney.com. That's 75% more than a paid item at A+ Credit Union where a courtesy paid overdraft is \$20. Recently, consumer groups pressed Congress to consider measures to control the fees banks collect from consumers. This year it is estimated leading commercial banks will take \$38.5 billion from consumers for overdrafts!

Overdraft fees can be avoided entirely with a little planning and a credit review with an A+ Credit Union loan officer. We believe good service is not old fashioned, we offer courtesy pay on overdrafts but **we also offer accounts with overdraft loans**. Overdraft loans help members avoid overdraft fees *when* the overdraft loan stays current. Then the safety net is available when needed.

An overdraft line-of-credit authorizes automatic advances up to \$50 to cover checks or debit transactions even if you have an *oops* overdraft. **A little known fact is that we haven't charged for overdrafts of \$5 or less for the last ten years** as long as your account is not *already overdrawn*. We're not waiting for Congress to tell us what is best for consumers. That puts us years ahead of the industry or legislation on overdraft fees. We pay smallest items first to reduce fees and don't charge for more than four overdrafts a day, none if you have a current overdraft loan.

So what does an overdraft advance of \$50 cost? At a commercial bank the average overdraft carries a whopping APR of 250%. And there may be additional fees or interest when the balance is paid in 30 days.

We did not trade service for profit. A sensible overdraft loan means more now than ever. No overdraft fee for each item paid on an approved line-of-credit. And even if you wait 30 days to pay off an *overdraft loan advance*, that \$50 advance costs \$0.06 in interest. That's right, just 6¢ in interest, no fee!

Your relationship with a consumer oriented financial institution, dedicated to supporting educators and the education community makes more sense now than ever. So tell a friend tired of paying excessive fees to see A+ Credit Union for an old fashioned overdraft account. Because we don't think saving you money is anything like *old fashioned*.

Auto Loans, New or Used



We've noted a trend in the Idaho Falls market. Most banks and other credit unions charge more for a used auto loan than a new auto, usually up to one percent higher. At A+CU, we are working to save you money. Our new and used auto rates are nearly equal. And with every auto loan, new-to-you we offer a free emergency road kit (while supplies last).

Protect Yourself from Identity Theft

Think identity theft could never happen to you because you don't shop online? Then consider the case of Federal Reserve Chairman Ben Bernanke's wife, Anna. She had her purse stolen at a Starbucks. It contained credit cards and a family checkbook. A ring of identity thieves in Illinois led by 49-year-old Leonardo Darnell Zanders started clearing checks on her joint account. Zanders plead guilty on Sept. 21 to theft and will be sentenced Dec 18.



Less than 10% of id-theft cases start online; 13% stem from database breaches. The rest, 77%, start with theft of personal affects from autos, homes, restaurants, and garbage cans or someone snooping in your desk at work. More people have their financial ID taken by someone close to them—coworkers, neighbors, roommates and family members. Be vigilant, protect yourself and secure your identity and personal affects..

- Don't carry your social security number in a purse or wallet.
- Don't write PINs for debit or credit cards on the card.
- Do monitor all financial statements monthly.
- Do buy a shredder for personal statements, even junk mail.
- Do lock your mailbox or car and check your credit report.

Visit us online at www.apluscuidaho.biz and click on little Einstein to listen our ID theft coach. Protect your financial ID.

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.

Important Credit Union Dates



Inservice Day October 1, 2009:
"Whole Child, Whole Teacher"
 Skyline High School, sponsored by A+ Credit Union

Credit Union Holidays:

COLUMBUS DAY

Monday, October 12, 2009



Foxstone Investors Meeting at the Sandpiper by invitation
 Thursday, October 22, 2009 6:00 PM

VETERANS' DAY

Wednesday, November 11, 2009



THANKSGIVING

Thursday, November 26, 2009



CHRISTMAS

closing at Noon Thursday, Dec 24
 Closed December 25, 2009



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

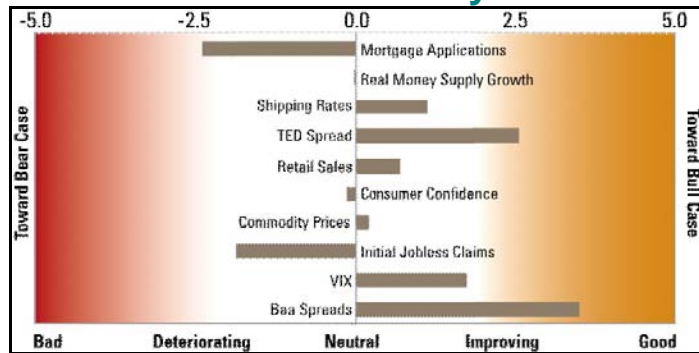
NEW YEAR'S DAY

Closed Friday
 January 1, 2010



-Brought to you by Foxstone Financial

Economic Recovery Watch



It took a year, but growth has returned. The Federal Reserve and Treasury responded to the financial crisis with enormous, unprecedented policy actions to restart seized financial markets and restore funding to financial institutions. Eventually, credit markets healed and growth began to emerge. In the past few months, there has been almost universal signs of growth, with a rise in manufacturing output, retail sales, home sales, business spending, and even IPOs and merger activity. But the recovery is incomplete without a turnaround in employment. Job losses have slowed to one-third the pace of the months at the start of 2009 when the effects of the financial crisis were most severe. Job growth has yet to turn positive but is essential to a sustained recovery. We expect that despite a rise in the unemployment rate to 10%, job growth will become positive about the start of 2010.

The next 12 months will bring new challenges, but the economy and markets have established a solid footing. We look forward to more signs of recovery in the coming months.

Contact Chris Ravsten with Foxstone at 866-988-5443 if you have any questions or concerns.

Research material prepared by LPL Financial.

Rates at a Glance

online at: www.apluscuiddaho.biz

Secured Loan Rates *

Loan Type	APR
New Vehicles 2008 - 09 (rates as low as...)	4.69%
60 months	4.69%
72 months	4.69%
Used Vehicles 2001 - 07 (rates as low as...)	4.74%
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.

Third Quarter 2009 Dividends

Product	APY
Daily & Medical \$ 25	0.25%
Savings \$ 500	0.50%
\$ 5,000	1.00%
IRA Savings	1.26%
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

Term	APY
6 to 11 months	1.50%
12 to 23 month	2.06%
24 to 35 month	2.11%
36 to 60 month	2.21%

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.