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International Credit Union Day  
Skip-A-Payment Promo



# IDADIV MEMBER *News*

October 2010



## Dividends

3rd Quarter  
Dividend  
Earned

The Board of Directors has announced a 0.25% APY dividend on your regular share accounts.

## Get the **STAR** treatment you deserve!

Now through November 12th, open a new checking account with four new services or simply add four new services to your existing membership and we'll enter your name in a drawing for one of nine vacation vouchers! Drawing to be held November 15th!



Qualifying services include: loans, checking, debit card, VISA credit card, online banking, text banking, eStatements, certificates, individual retirement account, or a completed appointment with our Financial Advisor. See any Idadiv branch for more details!

## Statistics

As of  
8/31/2010



Assets.....	\$46,533,971.06
Shares & Savings . . . . .	\$42,304,694.58
Loans.....	\$34,168,616.74
Reserves & Capital.....	\$4,013,731.96
Members.....	9,804

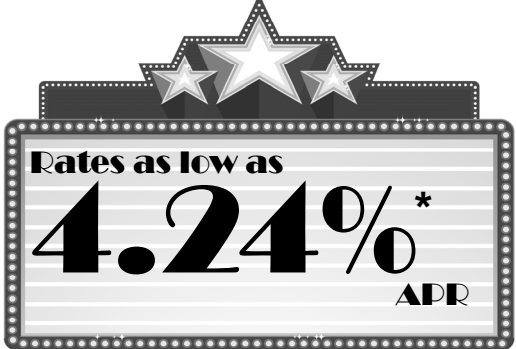
## Holidays



IDADIV CU will be closed in observance of the following holidays:

- Columbus Day**  
Monday, October 12th, 2010
- Veterans' Day**  
Thursday, November 11th, 2010
- Thanksgiving Day**  
Thursday, November 25th, 2010
- Christmas Eve Day**  
Friday, December 24, 2010

## You've worked hard!



We know you've worked hard to earn your good credit rating. We want to reward you with a great LOW rate on your next auto loan.



**We're rolling out the red carpet!**

\* APR=Annual percentage rate. Rate shown is for a 60 month term. Lower rates may be available for shorter terms. On approved credit. Other terms and conditions may apply. See branch for details.



## DO YOU FEEL LIKE THE CURTAIN HAS DROPPED ON YOUR INVESTMENT RATES?

*Do you miss the days when your investments/savings made you feel like a movie star?*

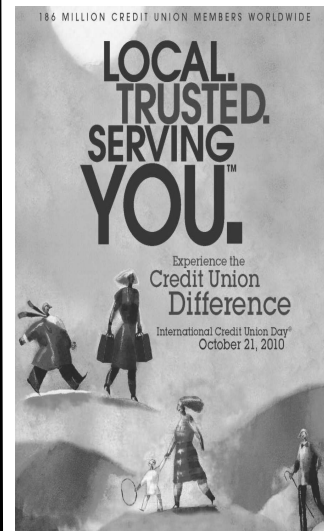
Idadiv Financial Services can help! We can find the right solution to help you make money even in a down or volatile market.

Did you know that four out of five Americans are expected to fall short of meeting their financial needs in retirement unless they significantly improve their savings habits or retire at a later age? [from *Financial-Planning.com*]

Don't let this happen to you! Call Lee Croft, our Financial Advisor, today to set up an appointment and let us answer your questions about retirement or to schedule a complimentary financial review!

Lee can be reached at 467-6583.

## CREDIT UNION DAY



On October 21, credit union members worldwide will join together to celebrate International Credit Union Day.

Do you remember why you chose Idadiv to be your financial services provider?

It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives.

They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

At Idadiv, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide.

On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Join us at any of our branches for cookies (while they last) and be sure to tell your friends and family about all the benefits of belonging to Idadiv!

## IT'S HOLIDAY SKIP-A-PAYMENT TIME AGAIN!



Need some cash to pay for all those holiday expenses that are just around the corner? Look no further than Idadiv! For a fee of \$25.00 per loan, you may qualify to skip either your November or December payment.

The following loans do not qualify for this Skip-a-Payment promotion: Real Estate, HELOC, Credit Cards, Overdraft Line of Credit, One Payment loans, New Loans received within four (4) months, or Loans with extensions within the last four (4) months. Other restrictions may apply. If you need to know if your loan will qualify, please call us.

Forms are available at [www.idadiv.com](http://www.idadiv.com) and all branch locations. To skip your payment, please complete and return the authorization form along with \$25.00 for each eligible loan at least 10 days prior to the loan due date.

Idadiv contributes 100% of your fee to Credit Unions for Kids Children's Miracle Network. All funds raised stay local and benefit the St. Luke's Children's Hospital!



## BOARD OF DIRECTORS NOMINATIONS

There are three (3) terms expiring this year on Idadiv's Board of Directors. If you or someone you know is interested in serving on the Board of Directors or in any other volunteer capacity, please contact Karen Serratos at 484-2630 for more information.

Nampa	Middleton	Caldwell	Canyon Co. Courthouse	Meridian
1822 N. Midland Blvd. Nampa, ID 83651 208-467-6583	3 W. Main St. Middleton, ID 83644 208-585-6606	805 E. Cleveland Blvd. Caldwell, ID 83605 208-459-9089	1115 Albany Room 132 Caldwell, ID 83605 208-318-0449	555 S. Meridian Rd. Meridian, ID 83642 208-888-1365