

IDADIV INSIGHTS

JANUARY 2012

NEW YEAR, NEW RATES!



The new year is a time to start fresh! Why not start fresh with one of our low loan rates? Idadiv has once again lowered our Auto Loan rates across the board! Rates start as low as **1.25%***. And if you sign up for an automatic payment you will receive an additional **.25% REDUCTION** from your rate. That means a loan rate of only **1.00%***! **MOST** of our other auto loan rates have been lowered as well so if you don't have perfect credit there are still savings to be had! Come by your branch for details or apply online. Our loan officers are standing by!

*On approved credit. Certain terms and conditions apply. *Rate example is based on an 'A' credit score for 12 months. Your rate may vary based on credit history and other factors.

64TH ANNUAL MEETING



You are cordially invited to join us at the 64th Annual Meeting of IDADIV Credit Union. This is your opportunity to elect leaders, provide input, learn about the current state of the credit union and discuss our future plans.

Mark your calendar for **Tuesday, February 21st at 6:30 P.M.** at the Northern Lights Cinema and Grill at the Karcher Mall. Come and enjoy some door prizes, dinner, and movie after our meeting. Not only is this a great opportunity to learn about

IDADIV, but it is also your chance to meet our staff and interact with our Board of Directors.

This year our incumbents, Brett Spencer and Karen Serratos have terms that are going to expire. Balloting will be held at the branches as follows: February 13th at Meridian, February 14th at Middleton, February 15th at Caldwell, and February 16th & 17th at Nampa. Balloting will also take place prior to our meeting on the 21st.

We hope to see you there! If you are planning on attending please RSVP to Nampa at 467-6583 by February 10th!

DIVIDENDS

4th Quarter Dividend Earned

The Board of Directors has announced a 0.10% APY dividend on our regular share accounts.

STATISTICS

As of 11/30/2011

Assets.....	\$41,666,404.09
Shares & Savings.....	\$37,846,039.28
Loans.....	\$27,914,949.38
Reserves & Capital.....	\$3,564,997.71
Members.....	9,708

HOLIDAYS

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

Martin Luther King Day
Monday, January 16th 2012

President's Day
Monday, February 20th 2012

GOALS ACHIEVED, DREAMS REALIZED, ONE MEMBER AT A TIME.

MARY M. JONES SCHOLARSHIP



Mary Jones is pictured bottom right

What is it? The scholarship is named after a credit union pioneer and former Board Member. It will be awarded to an Idadiv member for the purpose of furthering their education past high school.

How much is the scholarship? \$500.00

How do I apply for the scholarship? You must be a **primary** IDADIV member and complete an application including two essays, two letters of recommendation from people who are not related to you, and evidence of high school graduation.

What is the deadline for applying? March 31, 2012.

Where can I pick up my application? Any Idadiv CU location.

Where do I submit my application? Any Idadiv CU location.

When will the scholarship be awarded? The Scholarship Committee will notify the recipient by April 25, 2010.

SAVE WITH IDADIV

Just follow our link at idadiv.com to TurboTax and enjoy filing your 2012 federal taxes for free!



BE AWARE!

This time of year scams are running rampant! Use these quick tips to keep your information safe!

- Be cautious when opening e-mails if you do not know the sender.
- If someone calls you don't give out any personal information.
- Text messages alerting canceled debit/credit cards ARE a scam!

2012 PIGGY BANK BEAUTY CONTEST

This year IDADIV will be part of Idaho's 2nd Annual Piggy Bank Beauty Contest. This contest is open to children in grades 3 through 6 to decorate a savings bank in one of four categories, (funniest, prettiest, celebrity look alike, & scariest.) The contest is organized by the Idaho Financial Literacy Coalition and is sponsored in part by IDADIV Credit Union. IDADIV CU had two member winners last year! Drew Milburn took home Best in Show and Nicholas Stephens took home Funniest earning them \$100.00 and \$200.00 Savings Bonds! See a branch for details and to pick up an entry form and rules! Pigs are due February 20-24th.



2011 Best in Show made by Drew Milburn



2011 Funniest made by Nicholas Stephens

CREDIT UNION FOR KIDS CORNER

To everyone that participated in the Skip a Payment Program

THANK YOU!

As of Wednesday December 27th, 2011 we were able to raise **\$9,100.00**

for the Children's Miracle Network.

Thanks for making a difference!

Raised YTD
\$27,867.74

Nampa (Main Office)
1222 N. Midland Blvd.
Nampa, ID 83651
208-467-6583

Middleton
3 W. Main St.
Middleton, ID 83644
208-585-6606

Caldwell
805 E. Cleveland Blvd.
Caldwell, ID 83606
208-459-9089

Canyon Co. Courthouse
1115 Albany Room 132
Caldwell, ID 83605
208-318-0449

Meridian
555 S Meridian Rd.
Meridian, ID 83642
208-888-1365

Mailing Address
(All Branches)
PO Box 500
Nampa, ID 83651