

IDADIV INSIGHTS

OCTOBER 2011

“OUR LOAN RATES ARE FALLING, OUR LOAN RATES ARE FALLING!”

No we are not Chicken Little, this is for real! Idadiv has lowered our Auto Loan rates across the board! Rates start as low as **2.75%***. Also, if you have your payment automatically deducted from either your Idadiv account or from another financial institution, you will also receive a **.25% REDUCTION** from your rate. That means you could get that brand new car you have had your eye on with a rate of only **2.50%***. On top of our **NEW** low, low auto rates, we have also lowered our Personal Loan Rates. You can get a signature loan with a rate as low as **9.25%****, and remember if the payment is automatically deducted you could get a rate as low at **9.00%**!** **All** of our other auto and personal 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 and see what your rate would be. 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. **Rate example is based on an 'A' credit score. Your rate may vary based on credit history and other factors.

BOARD OF DIRECTORS NOMINATIONS

There are two (2) 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 Steve Ineck at 208-841-0165 for more information.

HOLIDAYS

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

Columbus Day

Monday, October 10th, 2011

Veteran's Day

Friday, November 11th, 2011

Thanksgiving Day

Thursday, November 24th, 2011

Christmas Observed

Monday, December 26th, 2011

New Years Observed

Monday, January 2nd, 2012

DIVIDENDS

3rd Quarter Dividend Earned

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

STATISTICS

As of 8/31/2011

Assets.....	\$42,955,810.88
Shares & Savings.....	\$39,170,074.65
Loans.....	\$29,141,152.72
Reserves & Capital.....	\$3,430,196.40
Members.....	9,750



CREDIT UNION FOR KIDS CORNER

To everyone that participated in the 12th Annual Charity Golf Tournament

THANK YOU!

With your help volunteering, sponsoring, donating door prizes, and golfing we raised

\$13,000.00

for the Children's Miracle Network.

Thanks for making a difference!

Raised YTD
\$16,028.00

WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! IDADIV is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.



Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a Credit Union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!



- Visit us online and take advantage of **Money Desktop**, a free software bringing all your finances and debts to one, easy to manage, location.
- Check out **No Late Payments**. This allows you to use an electronic check or debit/credit card to make a loan payment or a deposit into Idadiv from another financial institution.

SKIP A PAYMENT THIS HOLIDAY SEASON!

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



Forms are available at 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 donation to Credit Union for Kids Children's Miracle Network.

All funds raised stay local and benefit the St. Luke's Children's Hospital. Also this year we are being matched dollar for dollar by Miracle Match from Co-Op!

The following loans do not qualify for this Skip-a-Payment promotion: Real Estate, HELOC, Credit Cards, Overdraft Lines of Credit, One Payment Loans, New Loans received within the last 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.



INTERNATIONAL CREDIT UNION DAY

On October 20th, credit union members worldwide will join together to celebrate International Credit Union Day.

Do you remember why you chose Idadiv to be your financial institution of choice? It may be among the many reasons shared by over 186 million people around the world who have also chosen credit unions, but it most likely has something to do with the common philosophy of 'People Helping People.'



On October 20th, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of benefits those institutions bring to their members.

Join us at any of our branches for treats and be sure to tell your friends and family about all the benefits of belonging to Idadiv!

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
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