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## Branch Locations:

Boise Branch  
(208) 344-7948  
1010 N. Rose Street,  
Boise, ID 83703

West Boise Branch  
(208) 947-0123  
9769 W. Emerald Street  
Boise, ID 83704

Meridian Branch  
Coming Fall 2011  
485 W. Overland Rd.  
Meridian, ID 83642

Coeur d'Alene Branch  
(208) 667-9199  
1336 W. Kathleen Ave.  
Coeur d'Alene, ID 83815

La Grande Branch  
(541) 963-2632  
1502 N. Pine, Ste. 3  
La Grande, OR 97850

Online Branch  
icon@home  
[www.iconcreditunion.org](http://www.iconcreditunion.org)

Find us on Facebook  
Follow us on Twitter



## Icon is Building a Better Mortgage Department

We are expanding Icon's mortgage department to better serve you and provide the highest level of expertise available in the mortgage industry. We invite you to contact any of our loan professionals and see first hand the broad array of mortgage loan products available.

### Mike Munson - Residential Lending Manager

"I thrive on closing your loans and delivering great customer service. Providing great service and a positive lending experience is my goal."

### Kim Hansen - Mortgage Lending Officer

Kim has lending experience in every niche ...from credit repair to construction lending. She loves sales, getting your deals closed quickly and building customers for life!

### Tonya Fillmore - Mortgage Lending Officer

"Buying a home is one of the biggest decisions people make and I work hard in making the loan process run smoothly for them."

### Chris Acree - Mortgage Lending Officer

"Each real estate transaction is unique, and demands personal attention. My top priority is consulting with clients to find the best approach for meeting their financial needs."

### Jamie Gamblin - Mortgage Lending Officer

Jamie has been a Real Estate Agent and has also worked in Title and Escrow and Wholesale Lending. She's enthusiastic about the "Credit Union Movement" and is looking forward to marketing all of the many financial benefits Icon has to offer.

### Heidi Todd - Mortgage Lending Officer

"With over 15 years in the lending industry, I have the background and knowledge to guide you every step of the way to home ownership. My experience will help you lay the groundwork for a successful loan and be proactive in gathering needed documentation. My mission is to exceed your expectations when you are making the biggest decision in your life. I look forward to being your mortgage specialist."

## What's New at Icon?

Have you listened to the radio lately? "Scan your check with your phone and send it to your bank for deposit" or "Open your new bank account online in as little as 10 minutes". As technology becomes more powerful and more accessible, banking products are changing to meet these demands. Icon Credit Union is committed to staying ahead of the curve when it comes to providing members with new products that make your financial life easier. Are you aware of some of our new services? Take a look at what is new at Icon:

**Text Banking** - Need to check your account balance but you aren't near a computer? Just send a text and get a balance within seconds! Icon's text banking is a convenient way to make a transfer, pay a loan, get recent account history, or even see if a check has cleared. Signing up is easy and fast!

**E- Alerts** - Want to be notified by e-mail or text when your balance is below \$50? E-Alerts are a great way to keep your account on track by setting up a custom warning to be sent when necessary. You can have alerts sent to you based on specific transactions, be notified in advance when a loan payment is due, or have an alert sent when a certain check number clears.

**E-Statements** - Let's face it, we are all looking for ways to "be green" and help protect our environment these days. E-Statements is a great place to start. You can

## Upcoming Events

### April

April 16, 2011

#### MS Walk

- Icon Volunteer Event

#### Shred Instead

(Shred Your ID Day)

- Icon Volunteer Event

Free shredding of your confidential documents

April 21, 2011

#### Icon Annual Meeting-

Join us!

6:00 - 7:30 pm

DoubleTree Hotel  
2900 Chinden Blvd.  
Boise ID 83714

Learn more about Icon's Meridian Branch

Chance to win a Kindle!

Icon's MoneyLine Newsletter is Going Electronic!

We are sensitive to finding a balance between meeting the needs of our members and being kind to the environment. As a result of those efforts, the MoneyLine will no longer be mailed in your quarterly statements beginning October 2011. Visit our website to view it online or, for your convenience, a printed copy will still be available for pickup at any of Icon's branch locations.

now have your account statement sent electronically instead of through the mail. You will receive your statement faster, and you protect your financial information by keeping it out of a mailbox. Plus, when tax season rolls around, you can easily e-mail your statements to your accountant.

**Prewards** - One of our newest services is - Prewards - an exciting new program that offers members cash incentives for using your Icon Debit card at select merchants. Once you register, you receive notifications about special offers from places such as Target, Barnes and Noble, Best Buy, Kmart, and many more! All you have to do is use your debit card to make the required purchase with the merchant. Just to give an example, you can receive \$10 off of a purchase of \$40 at Target. These savings can add up really fast!

**Online Applications** - Want to take advantage of Icon's stellar lending rates, but can't find the time to get into a branch? Why not apply for a loan online through [www.iconcreditunion.org](http://www.iconcreditunion.org)? Whether you are looking for an auto loan, a boat loan, or a new mortgage, you can apply in minutes and be contacted by a loan officer at your convenience.

Icon continues to work hard at keeping products and services competitively priced and convenient for you. If you have any questions about how you can take advantage of any of the free services listed above, please contact us. We appreciate your business and your continued support of Icon.

Matt Millensifer | Director of Member Service

#### Annual Meeting - Better Than Ever

Join us for our 59th Annual Meeting. Light refreshments and cocktails will be served from 6:00-6:30. During that time, you can visit with our employees to get information on our new Meridian Branch, discover what Icon has to offer you, and watch an entertaining slideshow to see what Icon has been up to this past year. The meeting will begin at approximately 6:30 and we will hear from our Board Chairman and President/CEO. The evening will conclude with some fun door prize drawings. Several baskets will be given away and you will even have a chance to win a Kindle! We look forward to seeing you there.

#### Annual Notice Regarding Non-Visa Pinless Debit Transactions

Icon Credit Union has enabled non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. Visa has implemented the option for you to use the STAR network with your Visa debit card without entering your PIN for certain bill pay services. PIN-less bill pay is where members can pay their bills online, at a kiosk, etc. through a PIN network but without entering a PIN number. Merchants are required to provide you with a clear way of choosing to make a Visa debit card transaction if they support this option. Please be advised that should you choose to use the STAR network when making a transaction without a PIN, different terms may apply.

Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions. For example, cardholders may receive certain protections (e.g., zero liability, provisional credit policies of Visa, Visa chargeback and dispute resolutions, etc.) or rewards from issuers only for their Visa transactions. A non-Visa debit transaction will not provide the zero liability protection benefit (for example) and if a Rewards program is present, a non-Visa debit transaction may not be an eligible Rewards transaction.

Examples of both Visa debit and non-Visa debit transactions:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

Please contact your nearest branch with any questions you may have regarding this notice.  
Thank you.



[www.iconcreditunion.org](http://www.iconcreditunion.org)

\*Securities offered through Brokers Int'l Financial Services, Inc. 6995 So. Union Park Center STE 100, Cottonwood Heights, UT 84047, (801) 797-6232. Not a Credit Union/ Bank Deposit. Not NCUA/FDIC Insured. Not Guaranteed by any Credit Union/ Bank. Possible Loss of Principal. May go down in value.