



January 2010

Idahy Moves into the New Decade With a New Name

We are pleased to announce that as of January 1, 2010, the new name for your credit union is **Icon Credit Union**. If you visited your local branch in December, you may have already previewed the new name, look and feel of our promotional materials. We are confident that our members will embrace the new name and look, and will continue to support their credit union as it moves into the future.

You may recall reading in the October 2009 Moneyline, that after very careful consideration and significant discussion, Idahy's Board of Directors and the management team felt that it was time to select a new name for our credit union. Your Board of Directors recognized the various challenges that the name "Idahy" brought us over the years. It is commonly mispronounced, misspelled, and is confused with other local credit unions with "Idaho" in their name. In addition, we have expanded our field of membership over the past 57 years to include many employer groups that are not part of the original Idaho Highway Transportation Department. We also now have a branch located in Oregon, so a name similar to Idaho does not serve that area well.

Your credit union's new name was selected because it represents what Idahy is known for – true strength, a strong feeling of admiration and respect, and is easy to pronounce and spell. Although we will always hold "Idahy" near and dear to our hearts, we are excited about the opportunities that our new name will bring us, through improved marketing, brand recognition, and ease of use.

We have been working hard to make a smooth transition to the new name, **Icon Credit Union**, and appreciate your patience as we complete the process. Be assured that this is a name change that was initiated by Idahy, and is not due to a merger or any regulatory action. Your credit union continues to remain strong and is still one of the top-performing credit unions amongst its peers nationwide. Each of our members will continue to receive the same great personal service and products that they always have—in fact, it is our goal to increase your level of satisfaction as we move forward.

We appreciate your business and look forward to moving into the new decade with our exciting new name and look. Welcome to **Icon Credit Union**!

IRA Season is Upon Us

With another new year upon us, and another year passing, it is a good time to take a look at your plans for the future. If your plans include living it up in retirement, you should be sure that you have a plan in place to achieve your goals. **Icon Credit Union** can help you. Our professionals have the tools available to help you determine how much you will need to save today, for your dreams to come true in the future.

Icon has IRAs for every season of life. If you are just starting out, the Voyager IRA can get you started with a low initial deposit and automated monthly deposits to keep you on track. If you have a life event that you plan to save for, a Roth IRA can be the perfect answer. If you simply want to know that your funds are safe and secure while still growing at a competitive pace, then the Traditional IRA may work well for you.

With us. You can.

Important FAQs about Icon Credit Union

Will my Idahy checks still be accepted?
Yes, your current checks will still work just like they always have. When you order new checks, you will receive Icon checks.

Will my Debit Card still work?
Yes, your card will continue to work. Your debit card will be replaced as it expires. You will receive the new Icon Debit Card upon renewal.
For additional FAQs, please visit
www.iconcreditunion.org

Icon Branch Locations

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

Emerald Branch • (208) 947-0123
9769 W. Emerald Street, Boise

Coeur d'Alene Branch • (208) 667-9199
1839 N. Government Way, Coeur d'Alene

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

Online Branch • icon@home
www.iconcreditunion.org
MemberLine (phone) • (208) 344-7932

Annual Notice Regarding Non-Visa Pinless Debit Transactions

Icon Credit Union (formerly Idahy 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.

Idahy Annual Election of Directors

One of the purposes of the Annual Meeting of Idahy's membership is to conduct elections to fill the positions of those members of the board of directors whose terms expire that year. There will be four positions expiring at the 2010 meeting. The Nominating Committee has nominated the following members for the four expiring positions:



Jim Howard (incumbent) has served as an Idahy volunteer on the board of directors for 12 years. Howard is the principle owner of J.J. Howard Engineers, doing business in the Boise area for over 31 years. Prior to opening his business in Boise, he was employed by the Idaho Transportation Department and the Idaho Dept. of Parks and Recreation.



Glenda Fuller (incumbent) has served as an Idahy volunteer for 10 years. Fuller initially served on the Supervisory Committee until 2004 and then as a secretary on the board for the past 6 years. She is employed at the Idaho Transportation Department. Fuller enjoys learning how Idahy works and being involved in making decisions on behalf of the members.

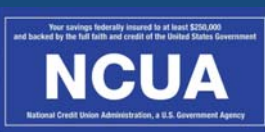


Bob Snyder (incumbent) has served as an Idahy volunteer on the board of directors for 6 years as treasurer. Snyder is the Right of Way Supervisor for the Idaho Transportation Department. He has enjoyed being a contributing member of the board and believes it is important for members to be active in organizations they belong to.



Paige Weber (incumbent) was appointed by the board in December 2009 to serve for the remainder of the year upon Sherie Sweaney's resignation. Weber has a Bachelor's Degree in Graphic Design and employment experience with the Girl Scouts, Boise State University and in the construction industry. She has served as President of the Delta Beta Nu Sorority.

Additional nominations for the vacancies may be made by petition signed by at least 130 members eligible to vote (18 years or older). Each nominee by petition must submit a statement of qualifications and biographical data with the petition to the secretary of the credit union by February 10, 2010. Those petitions may be sent to Glenda Fuller, 7615 W. Riverside Drive, Boise, ID 83714. Nominations by petition must be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and they will serve if elected to office. When the number of nominees for the director positions equals the number of positions to be filled, the election will not be conducted by ballot and there will be no nominations from the floor.



www.iconcreditunion.org