



Idahy MoneyLine

Credit Union

January 2008

Dave Berent, President/CEO Retiring in April

Dave Berent, president of Idahy, has announced his plans to retire from Idahy the first week in April. Berent celebrates his 29th anniversary with Idahy this month and looks forward to new adventures and exciting opportunities that retirement has to offer.

Berent's career with Idahy began in 1979 when Idahy was \$6 million in assets and had 3,900 members and one small cinderblock building on the corner of Rose and Jordan Streets in Boise. With the support

of many volunteers, employees, and members, Berent's leadership and guidance has led Idahy to be a successful and growing credit union today with over \$112 million in assets and serving over 14,000 members. Idahy now has six offices in two states and employs 55 employees.

Throughout his career at Idahy, Berent has represented Idahy (as well as credit unions in general) on numerous committees and boards of directors for



credit union associations and organizations. His efforts, on behalf of credit unions, have been recognized not only in the Boise area, but also throughout Idaho and the United States.

The Idahy board of directors is currently engaged in the search and interview process to find a qualified professional to assume the position of president upon Berent's departure. We are confident the transition will go smoothly and Idahy will continue

to be a strong credit union, serving current and future members at the highest possible levels.

A heartfelt "thank you" goes to Dave for his years of dedicated service and commitment to Idahy and the credit union movement. We want to wish him the best and hope he has as much success in retirement as he did being such a major part of Idahy over the past 29 years.



Idahy's ATM Network

Get cash from one of the many ATMs in the Idahy network. All you need is an **Idahy Checking Account** and **Idahy Visa Debit Card**. Whether you need cash here at home, or while you're on vacation, your money could be as close as the nearest ATM. (For example, most US Banks belong to our network.*) If you'd like to find the ATM location nearest you, an easy-to-use **MoneyPass ATM locator** is available at the bottom of our home page at www.idahy.org.

If you do not currently have your checking with Idahy, we offer both a **Premier Checking** and a **Free Checking** account to our members. Each account offers great benefits and savings. We care about serving your financial needs. If you are interested in opening a checking account with **Idahy**, contact us today.

*Certain US Bank locations are not part of the MoneyPass network. Use the MoneyPass ATM locator at www.idahy.org.

Visa Travel Card to Replace Traveler's Checks

Idahy will be replacing the traditional traveler's checks with **Visa Travel Cards** by the end of January 2008.

- Load as little as \$100 or as much as \$5,000
- Reload the card up to three times within a 30 month period
- Use the card anywhere the Visa debit card is accepted

The next time you take a trip out of town, stop by Idahy for your **Visa Travel Card** (\$5.00 fee).

Idahy Branch Locations • Call Toll-free (800) 877-3174

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

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

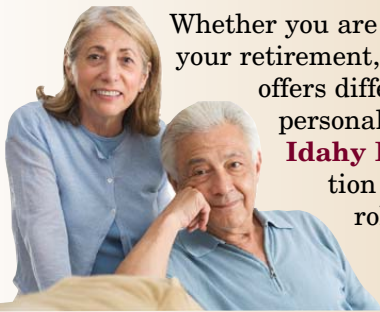
Online Branch • idahy@home
www.idahy.org

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

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

MemberLine (phone) • (208) 344-7932
Toll-free (800) 503-9010

IRA Options for Every Type of Saver



Whether you are aggressively saving for your retirement, or just starting out, **Idahy** offers different IRA options to fit your personal needs. Once you open your **Idahy IRA**, make your contribution the easy way, by using payroll deduction.

IRA contribution limits increase again this year from \$4,000 to \$5,000 for the tax year 2008. If you are 50 or older, you can contribute an additional \$1,000.

Types of IRA accounts Idahy offers:

- **Roth IRA:** Money Market Accounts and Fixed-rate Time Certificates
- **Traditional IRA:** Money Market Accounts and Fixed-rate Time Certificates
- **Voyager IRA:** 30-Month term time certificate that requires monthly deposits of \$10 - \$50 (open with as little as \$25 or as much as \$100).



Are You Still Advertising Your Personal Information?

Sending checks in the mail can make you vulnerable. Identity theft and check fraud are the fastest growing crimes in the United States.

That's why we invite you to try online bill pay - at no cost to you. For each payment you make using **Idahy BillPay** between December 20 and March 18, your name will be entered in the Sweepstakes drawings*.

If you haven't used online bill pay - or haven't used it in a while - try it today by logging into **idahy@home** (online banking) and select **BillPay**. Start paying your bills the secure way.

Visit us on the web at **www.idahy.org** or contact us at any branch location to learn more.

*Drawings on January 19, February 18, and March 18. See Official Rules of the Sweepstakes details at **www.idahy.org**



Why online bill pay?

- It's free. No more stamps.
- It's easy. Pay bills in minutes instead of hours.
- It's secure. Ten times safer than mailing checks.
- It's convenient. Pay your bills from one website.

Bill Pay

Negative Account Fee Disclosure

If your checking account balance is negative for 15 consecutive days, your account will be charged a \$10 **Negative Account Fee**. Listed below are tips on how to avoid the **Negative Account Fee**:

- Review and balance your check register using **idahy@home** or **MemberLine** on a regular basis
- Have an **Overdraft Line-of-Credit** associated with your checking account (request a limit that best fits your financial situation)
- Make regular deposits to your savings account for emergencies. (Deposits can be conveniently made for you with **Payroll Deduction** or **E-Pay**. If you prefer to make the transfers yourself, use **idahy@home** or **MemberLine** 24-hours a day.)

To avoid paying **NSF** and **Negative Account Fees**, prepare by having funds available in the event of an unexpected error. For help, contact the Idahy branch nearest you today.

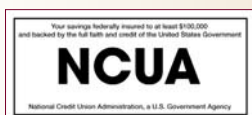


Consider Security Freeze with Caution

Effective November 1, 2007, the three major credit bureaus give consumers the choice to freeze or lock their credit files against anyone trying to open up a new account or to get new credit in their name. A security freeze, or credit freeze as it is sometimes called, is an exceptional method to help prevent identity theft, our country's fastest growing crime.

For a fee, you can close your credit files to unauthorized access. This can prevent a crook from opening a new credit account in your name. In doing so, however, be careful not to close your file to those you wish to have access. A frozen file can make borrowing from a new lender or applying for insurance difficult. For additional fees, you can temporarily or permanently lift a security freeze.

If you have an interest in learning more about security freezes, visit the **Consumers Union** website (**www.financialprivacynow.org**) or use the **Helpful Links** on Idahy's website (**www.idahy.org**) for access to each of the three credit bureaus' websites.



www.idahy.org