



# Idahy MoneyLine

Credit Union

July 2008



## Exit Now! Offer Ends July 15, 2008

For a limited time, Idahy is offering exceptionally low rates on new and nearly new vehicle loans. Idahy also offers low rates on used vehicles. Now is a great time to purchase your dream car or truck.

By contacting Idahy before you buy, you can lock in your great rate (for up to 30 days) with a pre-approved loan and shop with the power of cash!

An Idahy loan professional is ready to help you with your financing. Apply at the branch location nearest you, or online at [www.idahy.org](http://www.idahy.org).

\*Certain Terms & Conditions Apply, OAC, New Money Only, Offer Expires July 15, 2008.

## Your Equity Can Save You Money

Save money every month by paying off your high-rate loans with an **Idahy Home Equity Line of Credit (HELOC)**. Take the money you'll be saving and invest in your future with an Idahy savings account:

- **Galileo Time Certificate or Voyager IRA**
- **Money Market Account**
- **Fixed-Rate Time Certificate**
- **Traditional or Roth IRAs**  
(Money Market Accounts and Time Certificates available)



EQUAL HOUSING LENDER



## 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](mailto:idahy@home)  
[www.idahy.org](http://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

# Idahy Privacy Notice

Idahy Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (208) 344-7948 or toll-free (800) 877-3174.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing, or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell, to other third parties, the information we provide to them.

## Information We Collect And Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;

- Information about your transactions with us or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Idahy Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

## How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Bad news is everywhere --

- The Mortgage Crisis
- Rising Energy Costs
- Failing Banks
- Foreclosures

-- but not at

**Idahy**

**Our Strength Means  
Peace of Mind  
for Our Members**

The good news - your money is safe with Idahy. Our membership base continues to grow and prosper. Our rates remain competitive, and our checking and savings accounts continue to grow. Idahy's strength is in our members, and our values. We want to help educate our members and empower them with the knowledge needed

to traverse through these times of economic uncertainty.

As an Idahy member, you can depend on us to help you make the right decisions regarding your finances. Our members can feel secure about their funds. They can comfortably deposit their hard-earned money into an Idahy checking or savings account. Members can get a loan through Idahy and rely on us to offer the right loan for their long-term situation.

We uphold our values and we are proud of our history. Idahy has done business in our communities for over 50 years. In 2007, Idahy ranked in the top 4% nationally among credit unions in our asset class for "return to member". We were one of only two Idaho credit unions to make the top 30 for our size. We give back to our communities through volunteer activities like the MS Walk and educational programs such as BizKids. We want our members to succeed, and we work together to that end.

Visit your local branch and meet with one of our member service representatives. Let us show you first hand how Idahy's strength really does mean peace of mind to our members.

There has never  
been a better  
time for an  
Idahy IRA

Traditional or Roth

Money Market IRA

Great account with variable rates, that offers flexibility in contributions

Time Certificate IRA

Fixed rate for larger dollar amounts (minimum \$500) with terms of 12 to 60 months.

Voyager IRA

Excellent starter IRA. Fixed-rate, 30-month certificate that requires small monthly contributions of \$10 - \$50.

StepUp IRA

Fixed-rate IRA which allows a single adjustment to the dividend rate during the term (min 24 months; max 48 months).



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