



IDAHO UNITED CREDIT UNION

www.idahounited.org

 AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™
Chartered June 28, 1978

MAIN OFFICE

3103 E. St. Luke's St.
Meridian, ID 83642
Phone (208) 388-2138

BRANCH OFFICE

333 North 13th St.
Boise, ID 83702
Phone (208) 388-2959

MAILING ADDRESS

PO Box 2268
Boise, ID 83701-2268

HOW TO REACH US

Phone (208) 388-2138
Toll Free (888) 678-2138

Board of Directors:



Rich Hahn
Ron Meyers
Camille Cegnar
Ben Hepler
Tim Olson
Mike Polito
Jonna Ipsen



Getting the kids ready to go back to school? Need a little extra cash? Why not skip a payment in August.

Skip most loan payments for August with a contribution of \$20 per loan or \$40 for all loans on one account. Note: Your loan payment will be deferred without affecting your credit rating. This deferred payment will be added to the end of your loan. Finance charges will continue to accrue on the outstanding balance at the annual percentage rate stated on your loan note. This offer is only valid on accounts that are current, and is not offered on Visa accounts or Overdraft Line-of credits .

We must receive your donation and request 5 days prior to your August 2015 payment due date. Check with any of Idaho United's friendly staff for details!

Helping The Kids Buy Their First Car The Right Way

Remember the first time you bought a car? Prices and sales tactics may have changed a lot since then, but one thing remains the same: The first-time buyer usually is an easy mark for a salesperson. Why? Most young buyers are enthusiastic and untutored, which leads to big profits in the auto business. Here's a quick plan to rein in their enthusiasm and raise their negotiating skills.

- * Teach kids to budget before they shop. How much can they spend in total dollars and/or per month? The figure should include allowances for insurance, gas, and maintenance.
- * Teach them to do their homework before they shop: What cars in their price range are mechanically reliable? A search through Consumer Reports auto issues will help. What would insurance cost for a car like that? A quick call to your insurance agent will answer that.
- * Teach them never to buy on their first visit to a dealership, even if they love the car. People who buy on the spot always pay more. A smart young person will find two cars at two different locations and compare those two sellers against each other. Prices tumble when real negotiating begins.
- * Teach them how to recognize the best price. When they've found the car they like, ask your credit union loan officer to tell you what that specific car's "loan value" is, and make the loan value figure your targeted buying price. Negotiate up slowly from that figure.
- * Teach them the power of smart financing. If your kids are paying cash, fine. But if they are financing--and particularly if you're signing with them--right now is the time to show them how look at comparison-shop financing. Ask the seller to give you a completely filled out copy of the finance contract and bring that contract to your credit union. Compare each item on the seller's contract to the credit union contract. Nine times out of 10, the credit union will be cheaper. A first-time buying experience should be an exciting experience.

Personal - 10% Discount

Benefits 10% discount on select regularly priced Sprint monthly data service
Waived activation fee on new lines (\$36 savings)
Waived upgrade fee (\$36 savings)
Buy online and receive additional savings
Unlimited data available on select phone plans
Ready Now, one-on-one personalized setup, is provided at select Sprint Stores



Valid in conjunction with most Sprint National handset offers and other promotions.

Claim your discount with Corporate ID: NACUC_ZZM

Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit Union membership. Members can do this through the Love My Credit Union Rewards app, or by filling out a Verification Form. Forms can be faxed or uploaded as instructed on the form. Click here for the [Verification Form](#).

Tips for Parents with College-Bound Students

High school and recently graduated students bound for college will embark on many new experiences; including financial independence. Here are some tips for parents to help kids prepare for what's in store.

Explain how credit works. If your son or daughter applies for a credit card at a campus table promotion, he or she will not only take home a free T-shirt, but a credit line he or she may not be able to afford, or know how to manage. A credit card is not free money. Instead, it's a means of putting off paying for purchases until a later date. Accompany them to the credit union for the best rates on credit cards and consider urging them to use a debit card instead.

Create a spending plan. Write down all college expenses such as tuition, books, room and board, toiletries, entertainment, and so forth. Determine which expenses you'll be paying and those for which your child will be paying.

Come to a no-bail-out agreement. If your college student ends up charging more than they can afford, or runs out of money before the end of the month, your first reaction may be to send money to bail them out. Don't do it. If they need to figure out a way to get out of debt, such as working or staying home on weekends, chances are good they won't make the same mistake twice.

Credit cards are a good means of gaining credit for the future. Explain to your child the importance of keeping their credit score in good graces. Helping them while they are young can help them build a solid financial future. Bad decisions made while they are young can follow them throughout their lives. Help them start off right and ask about Idaho United Credit Union's low-fee credit cards.

DIVIDEND RATES

The following rates were declared and posted for Quarter ending March 31, 2015

	Calculated Rate	APY
Regular Shares		
Under \$49.99	0.00%	0.00%
\$50.00 to \$9,999.99	0.10%	0.10%
\$10,000.00 to \$24,999.99	0.125%	0.125%
\$25,000.00 and up	0.15%	0.15%
Christmas Club	0.10%	0.10%
Vacation Club	0.10%	0.10%
Individual Retirement	0.10%	0.10%

LOAN RATES

The following Annual Percentage Rates were approved as of March 31, 2015. Interest rates are determined by credit rated lending. Please contact a loan officer for the rate you qualify for.

Auto New & Used	24 Months	5.29% to 13.49%
	36 Months	5.54% to 13.74%
	48 Months	5.87% to 14.07%
	60 Months	6.20% to 14.40%
	72 Months	6.53% to 14.73%
	84 Months	6.86% to 8.36%
Current Loan Special		
Antique & Classic Vehicles Up To 72 Months		7.54% to 22.54%
Recreational Vehicles up to Ten Years		7.84% to 22.54%
Motor Homes		7.84% to 22.54%
Idaho Power Stock (70%) Financing		5.99%
Signature Loans Up To 36 Months		7.99% to 23%
Share Secured Up To 120 Months		5.99%
Overdraft Protection Revolving		18.00%
Home Equity		Call for current rate.
VISA Platinum Program		12.95%
VISA Platinum Preferred		8.90%



CALENDAR **Holiday Closings**

The Credit Union will be closed for business in observance of the following holidays:

July 4th Observance July 3, 2015
Labor Day, Monday, September 7, 2015
Columbus Day, October 12, 2015
Veterans Day, November 11, 2015
Thanksgiving Day, November 26, 2015
Christmas Day, December 25th, 2015