

## Money Matters

### Here's a Car Deal for you:

### Buy new or used, Rates as low as 3.99% and drive worry-free!!!

#### *Financing: Great Rates, Great Terms*

Right now, rates are as low as 3.99% APR.\* So before you shop—new or used—get a preapproved credit union loan. Approvals are FAST. Terms are flexible. Plus, defer your first payment up to 45 days.

#### *Insurance: Low Cost, High Paycheck*

For peace of mind, insure your loan payments with credit life and disability policies. If you can't work due to accident, illness or worse, the payments are covered. Unlike the same coverage from other lenders, credit union coverage costs far less.

To insure against a totaled or stolen car, there's low cost Guaranteed Asset Protection (GAP) Advantage. It covers your insurance deductible up to \$1000. After your claim is processed, GAP also pays any leftover balance up to 150 percent of book value. Plus, you get \$1000 toward your new vehicle - if you finance with us within 90 day of loss. With Mechanical Breakdown Protection (MBP), you can cover repairs. You decide for how much. Our policies cost 40 to 60 percent less than 6725 elsewhere.

Anyway you look at it, you're covered.

\* Annual Percentage Rate as of 12/17/09; subject to change. Credit approval required.

### Financial Reform, Capital Hill, Washington, DC

#### *A Note from the CEO*

Last month, thanks to a generous donation from the Idaho Credit Union League, I was chosen, along with 9 other Idaho credit union professionals to travel to Washington D.C. to talk to our Congressional delegation about financial issues facing consumers and institutions across America. Among the threats to credit unions and consumers are changes to Visa Debit Card Interchange fees, Member Business Lending, and Overdraft fees. In this second year of the worst recession to strike this country since the Great Depression, credit unions are the only part of the financial services industry that DID NOT contribute to the financial crisis but will be a major part of the solution as credit unions work together to give our members the means to provide for their own financial security. Our credit union faces critical challenges in 2010 and it's imperative that our Idaho Representatives understand the impact their decisions and choices make when voting on the floor. I felt very privileged to make the trip and voice my concerns on behalf of our membership to keep our credit union thriving going into the new year. Political action on "The Hill" is an ongoing commitment our credit union is making to educate lawmakers on informed decisions that are being made on the national level. Our best interest is "YOU", our member, and helping 2467 you achieve your financial goals. I will continue to keep you informed.

Respectfully,

Kathy McCarty  
President / CEO

*To Report a Lost or Stolen Visa Debit Card please call 1 (800) 500-1044*

## Do you see your Account Number in the Newsletter?

There are member account numbers spread out through the newsletter. If you see your account number call the credit union and we will deposit \$25.<sup>00</sup> into your account.

### Staff

Kathy McCarty- President/CEO  
Courtney Schramm - Operations  
Karen Sutton - Operations  
Monica Jatkola - Operations  
Katherine Morgan - Lending

### Board of Directors

Patrick Flynn – President  
Dr. Hilliard Griggs – V. President  
Sharon Botti – Secretary  
Deborah Herndon – Treasurer  
Nancy Pederson – Director  
Susie Schumacher – Director  
Bob Harmon – Director  
Tony Fisk – Director  
Bill Cafferty - Director

### Supervisory Committee

Stephanie Plischke  
Rhonda Harding  
Kathy Voigt

### Credit Committee

Lois Soito  
Angela Lewis  
Barbara Grant

## CREDIT UNION CLOSURE DATES:

Friday, January 1, 2010  
New Year's Day

Monday, January 18, 2010  
Dr. Martin Luther King Jr. Day

Monday, February 15, 2010  
President's Day

**The Turbo Tax link** is now available on our Website [www.samcu.org](http://www.samcu.org) for members who file their own taxes and save \$\$\$\$\$\$

## CD RATES

6 Month - 1.51 APY  
12 Month - 1.77% APY  
>\$10,000 - 1.82% APY  
24 Month - 1.92% APY  
>\$10,000 - 1.97% APY  
36 Month - 2.53% APY  
>\$10,000 - 2.79% APY

Your credit union offers a one time bump up on your CD rate good on 12 month, 24 month & 36 month CD's. Simply 5438 check our CD rates on-line ([www.samcu.org](http://www.samcu.org)), in our newsletter or in our office and if rates go up, you can bump your rate up ONE time. Call the credit union office for more details.

*Rates subject to change without notice.*



## AUTOMATIC TRANSFERS FROM SHARES TO DRAFT ACCOUNTS

### FEE CHANGE NOTICE EFFECTIVE 3/1/2010

Your credit union is always looking for ways to add convenience at low or no cost for the products and services we offer. Due to the large volume of automatic transfers your credit union makes 7114 to transfer funds from your share account to your draft account to clear an item trying to post to your draft account it has become necessary to charge a fee for this service. For each transfer necessary to clear items trying to post to your draft account there will be a \$1.00 fee per transfer. Transfers will move from your share account in \$50.00 increments to decrease the number of transfers necessary to clear items. Automatic transfers from your Line of Credit account will transfer in \$50.00 increments also, but at no charge. We will also discontinue mailing out a transfer notice as this has also become an increased daily expense. All transactions posted to your draft account can be viewed on our website at [www.samcu.org](http://www.samcu.org). If you are not signed up for Home Banking access please contact your credit union at (208) 367-2224.



Deposits insured to \$250,000.00 per Account by American Share Insurance This Credit Union is not Federally Insured.



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## CREDIT UNION RAISED \$ 4,333.55 FOR The Nalen Cancer Fund

Credit Unions have a long history of charity giving in and around the community. Your Credit Union has chosen several different local charities that we participate in and one of them is for Saint Alphonsus Nalen Cancer Fund. As most of our members are aware the Credit Union up charges for local event tickets we sell. The results of this project is so positive because the funds stay right here in our own backyard. The Credit Union philosophy is "People Helping People" and we have helped raise \$ 4,333.55 for a very worthwhile project . To everyone who has purchased event tickets in 2009 we say **"THANK YOU"** for helping with this cause.

## Check Holds Can Delay The Use of Funds

If you are receiving a large amount of money from someone and you really need to use those funds right away, insist that the funds be "wired" to your Saint Alphonsus Medical Credit Union account instead of receiving them by check. Here's why!

Funds we receive by bank wire are available for your use immediately. Funds we receive via any type of check may not be available for a few days or more. The number of counterfeit cashier's checks being presented today has increased drastically from past years. This problem is compounded because most banks refuse to verify the availability of funds or to authenticate cashier's checks drawn on them. Consequently, we must put a "hold" on funds we cannot verify.

You can help us help you. Let's say you are to receive funds from the sale of your house and you need to use them to pay for your new house. Have the closing agent "wire" the funds to us. Then we can help you with your transaction without delay.

***THIS PROTECTS YOU & THE CREDIT UNION.***

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## Official Notice of Annual Meeting & Elections

The annual meeting is your opportunity to elect members of the board of directors. These members make the decisions on savings and loan rates, fees and charges, and all new services to be provided by the Credit Union. This year's annual meeting will be held on February 10, 2010 at 4:30 P.M. in the Coughlin Conference Room #3 located at Saint Alphonsus Regional Medical Center. At the meeting, we will announce the results of the election for the board of directors. The election will be conducted by a special ballot box located inside the Credit Union and each member may vote anytime during business hours on February 10 until 4:00 P.M. When you vote you will automatically be entered into the door prize drawing. **THIS YEARS GRAND PRIZE IS A DISNEYLAND VACATION.** This Vacation includes 3 Days and 2 Nights Accommodations and 2 Adult-1 Day Disneyland Park Passes. Cookies and punch will be served all day. Absentee ballots may be obtained by submitting a written request to:

St. Alphonsus Medical Credit Union  
Attn: Nominating Committee  
6130 Emerald, Boise, ID 83704

The absentee ballots will be made available on or near January 22, 2010. The deadline to request an absentee ballot is January 29, 2010. The ballots must be received back at the same address no later than February 9, 2010. The nominating committee will have the candidate resumes posted in the credit union prior to elections. Now more than ever, the involvement and interest of our members is necessary to make St. Alphonsus Medical Credit Union the best place in Boise 7082 to save, borrow and plan for your financial future.

***Please vote that day and support your credit union and the board of directors.***

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## PRODUCTS & SERVICES

### Share / Savings Accounts

Regular Share Account  
Share Certificates  
Christmas and Vacation Clubs  
Health Savings Accounts

### Share Draft / Checking Accounts

No Monthly Service Charge  
No Per Check Charge  
No Minimum Balance  
No Withdrawal Limitations  
Overdraft Protection Line-of-Credit  
ATM / POS / Debit Card

### Loans

New & Used Auto Loans  
RV Loans  
Line of Credits  
Personal Loans  
Mortgage Loans  
First Time Home Buyers  
Home Refinancing  
New Construction / One Time Loans  
ARM Loans  
Interest Only Programs  
Home Equity Line of Credit  
Debt Consolidation  
Bare Land  
Credit Problems Okay  
Quick Approvals  
Self Employed / Stated

### Direct Deposit / Payroll Deduction

Deposit Your Paycheck Electronically  
Loan Payment Distribution

### VISA Debit Card

### Online Services

E-Statements  
Free Bill Pay  
Check Imaging  
TXT Banking

### Insurance

GAP Insurance  
Credit Life & Credit Disability Insurance  
Mechanical Breakdown Insurance

### Other

Money Orders  
Pre-Paid VISA Debit Cards  
Postage  
Notary Public Service  
Edwards Theater Tickets  
Majestic Theater Tickets  
Lagoon  
Wahooz

### Loan Rates

### APR\*\* Term

#### Newer Vehicles current year thru 2006

3.99% to 11.25% up to 36 months  
4.25% to 11.50% up to 60 months

must be over \$15,000

4.75% to 11.99% up to 72 months

must be over \$25,000  
& new

4.99% to 12.25% up to 84 months

#### Used Vehicles

2005 thru 2001

4.99% to 12.50% up to 48 months  
5.50% to 12.75% up to 60 months

2000 & older

6.50% to 13.75% up to 36 months  
6.75% to 13.99% up to 48 months

#### Large RV's

(trailers, motorhomes, boats, etc.)

NEW-Never Titled  
over \$25,000

4.75% to 11.99% up to 120 months

current year thru 2003 (used)

4.99% to 12.25% up to 84 months

must be over \$25,000

4.75% to 11.99% up to 120 months

2002 and older

5.99% to 13.25% up to 60 months

must be over \$15,000

6.25% to 13.75% up to 72 months

#### Small RV's (motorcycles, jet skis, ATV's, etc.)

current year thru 2005

5.75% to 13.25% up to 60 months

2004 and older

6.25% to 13.75% up to 48 months

Share Secured

3.50% varies

Signature Loan

9.00% to 16.00% 12 months

10.00% to 17.00% 24 months

11.00% to 18.00% 36 months

### SHARE TYPE

### NOMINAL RATE

### APY

Regular Share

0.60%

0.60%

Club

1.25%

1.26%

Youth

0.60%

0.60%

MSA - Medical Savings Account

0.25%

0.25%

Drafts

0.25%

0.25%

### CERTIFICATES

### APY \$1,000

### APY \$10,000

Minimum Balance Minimum Balance

6 month

1.50%

12 month

1.77%

1.82%

24 month

1.92%

1.97%

36 month

2.53%

2.79%

Annual Percentage Rate (APR) effective March 11, 2008 (O.A.C.)

APY means 'Annual Percentage Yield' which considers compounding effect.

Rates subject to change without notice.

Dividends paid quarterly.

Contact us for complete Truth-In-Savings disclosure.