



Idahy MoneyLine

Credit Union

April 2008

Announcing Idahy's New CEO - Connie Miller

While Idahy is sad to have their leader, Dave Berent, retiring - it will be easier to let him go knowing that their own Connie Miller has been appointed as his successor. Connie has been the Vice President of Finance at Idahy since 1998. Prior to coming to Idahy, she was with Idaho Corporate Credit Union.

Connie had this to say about her promotion, "Congratulations to Dave Berent on his retirement after 29 years of dedicated service! Dave had a

tremendous positive influence on Idahy and the credit union industry during his tenure. This is an exciting time for credit unions and I am excited to have the opportunity to lead Idahy FCU into the future. Members are our reason for existence, and it is important that Idahy continue our standard of excellence in providing service to you!"



The following announcement came from our board chairperson, Pat Marler, "Your Board of Directors has made the decision to hire Connie to lead us into the future. We chose her in part because of her Idahy experience, her strong business and interpersonal skills, her unique and strong knowledge of our mission and vision, and her willingness to listen to others and incorporate their ideas. I have no doubt she will lead us in high style, with strong ethics and an eye always to the future.

"It has been a difficult process, but worthwhile. We had applicants from 10 states, interviewed several, and one of our own is the very best. Please join with the Board in congratulating Connie."



Home Equity Loan Rates are Dropping

While Spring flowers are coming up - home equity loan rates are going down, making it a great time to get a loan. Idahy offers both **Fixed-Rate Equity Mortgages** and **HELOCs** (Home Equity Line of Credit) to Idaho residents.

Use the equity in your home to:

- Consolidate debt to a lower rate and decrease your monthly payments
- Make the home improvements you've wanted to do
- Take a needed vacation...

A **Golden GetAway Vacation Voucher** will be given to qualifying members* who borrow using one of these mortgage loans. This offer is good March through April 18, 2008. Contact us today for details.

*Certain Terms & Conditions Apply, \$10,000 minimum advance, Idaho residents only, OAC, New Money Only, Offer Expires April 18, 2008.



Idahy's 56th Annual Meeting Announcement

Idahy's Annual Meeting will be held in the same location in Boise as last year, at **Western Town** located at **Expo Idaho** on **Thursday, April 17, 2008**. We encourage members to enter the Expo Idaho grounds from Chinden Blvd. (near the Fred Meyer) and proceed to the entrance for the Les Bois Horse Racing track - watch for balloons and signs.

6:30 p.m. - Families invited to bring kids to see the clowns

7:00 p.m. - Business meeting, entertainment (the Oinkari Dancers), door prizes, and light refreshments

There are three board members up for re-election this year: **Glenda Fuller**, **Robert Snyder**, and **James Howard**. Come exercise your right as a credit union member to vote for board officials, hear about the progress of Idahy, and enjoy the company of your fellow members. **We look forward to seeing you at this year's 56th Annual Meeting.**

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

Hit the Jackpot with an Idahy Auto Loan Rate

Idahy auto loan rates have dropped to as low as **4.99%** APR! Now is a great time to purchase or refinance a loan with Idahy.

Get helpful car buying tips and apply online at www.idahy.org. If you prefer to speak to someone in person, call the Idahy branch location nearest you (see contact information on front page).

Don't wait until your luck runs out - contact Idahy today for a pre-approved loan, lock-in a great loan rate, and shop with the power of cash.

*Certain Terms & Conditions Apply, OAC, New Money Only, 48-Month Term.

As Low As

4.99%

APR*



Stimulate a Savings Plan with Your Stimulus Payment



If you receive a **Stimulus Payment** from the government this Spring, why not use it to start saving for your future?

Idahy offers many savings options to our members:

- **Regular Share Savings**
- **Money Market Accounts**
- **Fixed-Rate Time Certificates**
- **IRAs (Traditional & Roth plans available)**

Two of our best accounts for beginner savers or members of modest means are our **Galileo** and **Voyager IRA** accounts. These fixed-rate, 30-month term, time certificates can be opened with as little as \$25.00. The best part, is that you make monthly deposits (between \$10 - \$50) to build on your investment for your future.

If you have more to invest, and want more flexibility with the rate, our **StepUp**

time-certificate is just the thing. This certificate allows you to increase the rate one time during its 48-month term. Open a **StepUp** with as little as \$2,500.

Build a **Mutually Beneficial Relationship** between you and Idahy. Contact a branch location nearest you to start an Idahy savings plan today.

What is the Stimulus Payment?

Beginning in May, eligible individuals or families will receive a **Stimulus Payment** from the government. For more detailed information, you can visit www.irs.gov and select the option, **Stimulus Payment - Rebate Questions**. The following information was copied from part of the IRS web site:

Basic Eligibility Requirements

- Individuals or families must have at least \$3,000 in qualifying income, which can be income from or in combination with Social Security benefits, Veterans Affairs benefits, Railroad Retirement benefits, and earned income.
- People must have valid Social Security Numbers.
- People cannot be claimed as dependents or eligible to be claimed as dependents on another's tax return.
- People must file a 2007 tax form, i.e. Form 1040A.

What is it? It's an economic stimulus payment that more than 130 million households will receive starting in May. It's not taxable, and it won't reduce your 2007 or 2008 refund or increase the amount you owe when you file your 2008 return.

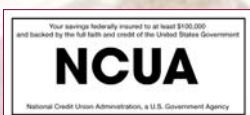
How do you get it? Just file a federal tax return for 2007, even if you normally don't have to because your income usually doesn't meet the filing threshold. You can't get it if you don't file.

How much will you get? The actual amount depends on the information contained on your tax return. Eligible individuals will receive between \$300 and \$600. Those who are eligible and file a joint return will receive a total of between \$600 and \$1,200. Those with children will get an additional \$300 for each qualifying child. To qualify, a child must be eligible under the Child Tax Credit and have a valid Social Security number. We [the IRS] have various examples for you to check out.

The payments phase out at certain income levels, so those with higher incomes may receive a reduced payment or even no payment.

How will you receive the payment? Be sure to choose direct deposit when you file your tax return, even if you aren't due a regular tax refund on your tax return. That way, the stimulus payment will go right to your bank account. Otherwise, we'll [the IRS] mail you a check.

Again, visit www.irs.gov and select the option **Stimulus Payment - Rebate Questions** for full information regarding the Stimulus Payment.



www.idahy.org