

2010 Annual Meeting

Idaho Advantage will be holding its Annual Meeting at 7:00 pm on Thursday, March 18th. Join us at the Courtyard by Marriott, located at 1789 S. Eagle Road in Meridian, for refreshments, prizes and to hear what's going on at your credit union. We are happy to have Dale Dixon from the Better Business Bureau join us as our guest speaker this year.

At the Annual Meeting we will be voting for three Board of Director seats. The nominating committee has nominated Carolyn Peterson, Eileen Dingeldein, and Lynn Cundick to run for Board of Directors. Since the nominating committee has put forth enough nominees to fill all vacant positions there will be no nominations from the floor during the meeting. However, nominations may be made by petition from qualified members. Nominations made by petition must be received by the Board Secretary by February 8, 2010. Nomination petitions must be signed by 1% of eligible members and each nominee by petition must submit a statement of qualifications and biographical data with the petition, as well as a statement that they are agreeable to nomination and they will serve if elected to office.

Lynn Cundick: Lynn retired from Qwest in 1999 after 31 years of service. He began his career as a service representative in customer service, spent several years in outside plant operations, served a year working as a senate staffer in the U. S. Congress, and during the last 8 years of his employment lobbied both state and federal issues.

Lynn served on several community boards including the Boise Chamber of Commerce, YMCA, Salvation Army, Jr. Achievement, and the Boise School Foundation.

Since retirement, Lynn was the general contractor while building his own home, served as Executive Director of United Cerebral Palsy of Idaho, and as Interim CEO of Neighborhood Housing Services. Lynn previously served on the Idaho Advantage Board of Directors and only resigned when a conflict of interest arose in connection with one of his employments.



Eileen Dingeldein: Eileen retired in 1999, after working for US West / Mountain Bell for 30 years. During her career, she held positions in both the Business and Residential sectors, as a trainer and a Sales and Service Manager. She is currently employed by the State of Idaho.

Eileen and her husband Doug live in Boise with their Chinese Pug, "Diggy". They have two grown sons that they enjoy hanging out with. They spend many weekends at their family cabin in Lowman and in the fall attend Boise State football games.

Eileen's hobbies include gardening, reading, cooking and playing the piano. She is also committed to several volunteer projects.

Carolyn Peterson: Carolyn is a US West (now QWEST) retiree with 33 years of service. Prior to retirement, she was an account manager in the Wholesale Local Market Group. She has a humanities degree from Boise State University and has taken courses in economics, accounting, and personal finance.

Associated with the credit union for over 30 years, Carolyn has served in several different capacities, including Credit Committee, Supervisory Committee, Board Nominating Chair, advisor to the Supervisory Committee, and Chairperson of the Board.

Serving as a Board member, Carolyn has watched Idaho Advantage continue to grow and expand services. She believes the challenges that face our industry and the economic downturn will continue to create an exciting environment for the Board.

Carolyn and her husband Dale have two children and four grandchildren



Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transaction.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Accel/Exchange network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in you Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact Steve at 327-3445 with any questions you may have regarding this notice.

Reduced Staff Notice

Your credit union has a Business Resumption Plan in place for whenever there is an unexpected issue that causes us to not be able to do business in the normal manner. Part of this plan deals with when we have significantly reduced staff due to illness and/or a significant health risk to the general public (influenza pandemic). Health officials advise that if a pandemic hits or if there is significant illness, not to gather in closed areas in groups. If senior management of the credit union sees a threat to the general health through excessive absenteeism or the declaration of a pandemic, they have been given the authority to put that plan into effect. The plan calls for closing the branches and continuing business activity through the "non-personal" channels like ATMs, drive thru facilities and the internet. We will continue to staff the offices but will not have the doors open. Deposits can be dropped at the Downtown Office through the ATM and we will retrieve those deposits and post them several times per day. There are deposit drop slots at the Emerald and Orchard Pointe Offices that will be emptied several times per day and the drive thru facilities at Emerald and Orchard Pointe will be manned during regular hours. Telephone Teller, Advantage at Home, Advantage on the Move and bill pay will all be available for your use and loan applications can be completed on line and submitted electronically or printed, completed and faxed to the Emerald or Orchard Pointe Offices. If it is necessary to put this plan into effect, we will put notices on the website, email notices to members that have a current email address on file and put notices up in the windows of the offices. As soon as the threat to public health has passed and we have adequate staff to open our offices, we will resume normal, daily access. We hope that it does not come to this but with the current health situation, we thought it was important to let you know what we had planned. Thank you for your patience and understanding and for being a member of Idaho Advantage Credit Union.

Community Involvement



In 2009 Idaho Advantage and its employees found many ways to get involved in the community. We participated in and raised over \$2,300 for the Canyon County Relay for Life, helped clean up a stretch of road in south Boise as part of the Adopt-a-Highway program sponsored by the Capital Chapter of the Idaho Credit Union League, sponsored and

decorated a tree for the St. Alphonsus Festival of Trees, held a toy drive for the Marine Corp 'Toys for Tots' program, held a food drive to benefit the Idaho Food Bank, held two free shred days to help members protect themselves against identity theft, and donated money to Hope's Door in Caldwell and The Idaho Food Bank.

Thanks to all of our members who helped make this a great year for us, we look forward to doing it again next year!

2010 Holiday Closures

Idaho Advantage will be closed for the following holidays in 2010:

New Year's Day: Friday, January 1st	Labor Day: Monday, September 6th
Martin Luther King, Jr. Day: Monday, January 18th	Columbus Day: Monday, October 11th
President's Day: Monday, February 15th	Veterans Day: Thursday, November 11th
Memorial Day: Monday, May 31st	Thanksgiving: Thursday, November 25th
Independence Day: Monday, July 5th	Christmas: Friday, December 24th

Dividend Rates

The Board of Directors has declared the following rates effective December 21, 2009:

	Rate	APY*		Rate	APY*
Regular Shares	0.75%	0.75%	Money Market Accounts		
IRA Share	2.23%	2.25%	up to \$2,500	0.25%	0.25%
Checking	0.25%	0.25%	\$2,501 - \$5,000	0.25%	0.25%
			\$5,001 - \$20,000	0.70%	0.70%
			\$20,001 - \$50,000	0.75%	0.75%
			\$50,001 - \$100,000	1.24%	1.25%
			\$100,001 and over	1.34%	1.35%

(average daily balance over \$1000 required to earn interest on checking accounts)
*(*APY means annual percentage yield. Rates are subject to change at any time.)*



Volunteer Board of Directors

Quentin Howard, Chairperson
 Carolyn Peterson
 Scott Langdon
 Eileen Dingeldein
 Lynn Cundick
 Alma Marvin
 Bob Moore

Supervisory Committee

Harry Strang, Chairperson
 Carol Deutsche
 Gail Ware
 Joe Villareal

Emerald Office

10536 Emerald St.,
 P.O. Box 190899, Boise, ID 83709-0899
 (208) 327-3445
 1-800-821-6084
 FAX: (208) 327-3510

Member Service/Operations Manager: Steve Osborne
 Member Services: Terresa Ellway, Shelley Grose,
 Hannah Allen

Loan Officer: Janelle Moore
 Accounting & IT Clerk: Connie Pettit
 VP of Lending: Christi Harris
 Accounting & IT Manager: Shannon Lord
 Administrative Specialist: Melissa Merriman
 President/CEO: Patrick B. Vaughn

Downtown Office

249 N 9th Street, Boise, ID 83702
 (208) 342-5660
 FAX: (208) 383-9426

Branch Manager: Brenda Briggs
 Member Services: Melissa Lloyd, Andrea Rasmussen

Orchard Pointe Office

343 Caldwell Blvd., Nampa, ID 83651
 (208) 327-3445
 FAX: (208) 461-4436

Branch Manager: Evelyn Fox
 Member Services: Jamie Prather, Gustavo Salazar

Telephone Teller

(208) 327-5722
 1-800-669-1266

24/7 Consumer Loans

www.idacu.org

Mortgage Line

TALK TO A LOAN OFFICER
 1-888-748-4967
 PRE-APPROVALS
 1-800-731-3688

