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New Fee Schedule

IDADIV MEMBER *News*

April 2009



Dividends

1st Quarter
Dividend
Earned

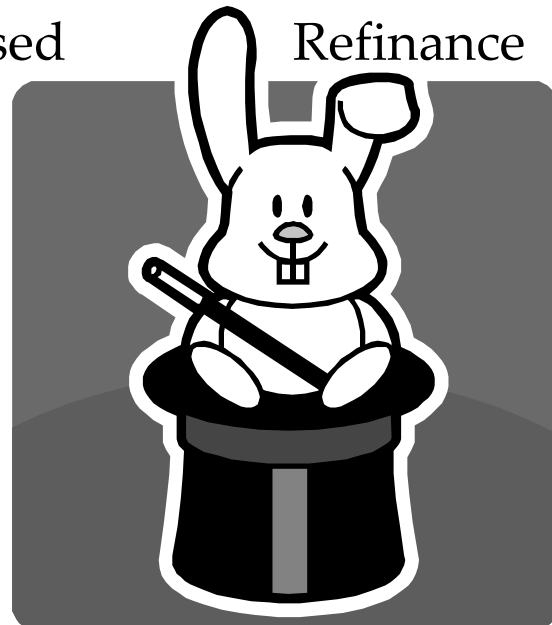
The Board of Directors has announced a 0.50% APY dividend on your regular share accounts.

LOW LOAN RATES = BIG SAVINGS

New Used Refinance
rates as low as

4.99% * A.P.R.

Offer good on new and nearly new vehicles, model year 2005 through 2009. We also offer great rates on other loan types and terms. Visit with a loan officer or apply online today.



A DEAL THIS GOOD IS LIKE MAGIC!

* New money only (current Idadiv loans not eligible.) 60 month term. OAC. Certain terms and conditions may apply.

Statistics

As of
2/28/2009

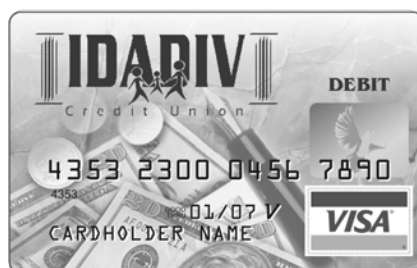


Assets.....	\$46,846,255.35
Shares & Savings	\$41,616,617.21
Loans.....	\$34,870,040.68
Reserves & Capital.....	\$5,312,229.98
Members.....	9,316

CHANGES TO OUR DEBIT CARD WE THINK YOU WILL LIKE!

Have you thought of moving your checking account to Idadiv but not done so because it didn't come with a debit card? Our debit cards are now offered with most checking accounts, so come take a look.

Get your debit card and start enjoying all the freedoms that come with it! It's a convenient, hassle-free way to pay for purchases and obtain cash from an ATM. The convenience and acceptance of cash, the safety and economy of a check, and the speed of an ATM card make it the perfect compliment to our already great checking account!



Come in today and visit with one of our friendly staff members about opening an Idadiv checking account. You'll be glad you did!

Holidays

IDADIV CU will be closed in observance of the following holiday:



Memorial Day
Monday, May 25th, 2009

OPT OUT INFORMATION

At no time will Idadiv sell information about our members to anyone. If you would prefer that we not disclose non-public personal information about you to third parties who will use the information to market non-credit union services, you may opt out. If you wish to opt out of disclosures to nonaffiliated third parties, you may call us at 1-800-882-6583 or complete and return the form below to any branch or by mail to Idadiv Credit Union, P.O. Box 500, Nampa, ID 83653.

Member Name: _____

Account Number: _____

Member Address: _____

Signature (required): _____

Date: _____

A NEW BENEFIT OF MEMBERSHIP

Idadiv is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.

Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

To use the new program, simply call 888-456-2227. Counselors are available Monday through Thursday, 5am to 8pm, Friday, 5am to 5pm, and Saturday, 8am to 5pm (PST) or visit www.balancepro.net for more information.



UPCOMING EVENTS

- **National Credit Union Youth Week:** April 20th through April 25th. This year's theme is "The Magic of Saving!" Visit one of our four branch locations during the week to help us celebrate National Youth Week. We'll have fun and prizes for all youth to help encourage good saving habits!
- **2009 Health Fest:** April 25th from 10:00 a.m. to 4:00 p.m. at the Idaho Center in Nampa. The Health Fest is geared towards enhancing our quality of life by providing a variety of information and services in the areas of mental, physical, and financial wellness. Idadiv will have a booth set up with information about the credit union and give-a-ways!
- **Blood Drive & Member Wellness Day:** June 10th at the Nampa branch. Please call Idadiv at 467-6583 to schedule your blood donation appointment and check www.idadiv.com for more information on events planned for that day. Come join us!
- **Pee Wee Picnic:** June 18th starting at 6:00 p.m. at Lakeview Park in Nampa. The Southwest Chapter Credit Unions come together to host this FREE event. All youth members and their parents are encouraged to attend. There will be games, food and fun for all. We'll see you at the park!

NEW FEE SCHEDULE

The following will go in effect May 15, 2009:

VISA Check Card annual fee	no charge
Replace lost VISA Check Card	\$ 5.00
Plastic Rush	up to \$ 50.00
Membership Fee	\$ 5.00
Draft Printing	depends on the style
Deposited items returned unpaid.	\$ 15.00
Non-sufficient Funds (each).	\$ 20.00
Account activity printout (per page)	\$ 1.00
Research assistance	\$20.00 per hour
Stop payments (each)	\$ 20.00
Outgoing Wire Fee	\$ 15.00
Outgoing International Wire Fee.	\$ 25.00
IRA Closure.	\$ 25.00
Cashiers Check (payable to a 3rd party)	\$ 5.00
Copy of draft.	\$ 3.00
Special Handling Fee.	\$ 20.00
Return Mail Fee	\$ 5.00
Money Gram Fee	\$10.00
Closure Fee (if closed within 1 year).	\$ 25.00

(Changes are indicated in bold)

Nampa Branch (main office)
1822 N. Midland Blvd.
Nampa, ID 83651
208-467-6583

Middleton Branch
3 W. Main St.
Middleton, ID 83644
208-585-6606

Caldwell Branch
805 E. Cleveland Blvd.
Caldwell, ID 83605
208-459-9089

Caldwell Courthouse
1115 Albany Room 132
Caldwell, ID 83605
208-318-0449