



The National Active and Retired Federal Employees Association (NARFE) is the only association dedicated to safe-guarding and enhancing the earned benefits of America's active and retired federal employees, and their survivors.

You can join the Boise Chapter of NARFE today!

For information call 343-6416 or email ncsteele5@msn.com

You may also visit The NARFE Connection, Boise Chapter #83's news-letter on the NARFE Idaho Federation website <http://www.idnarfe.org>

FRAUD PREVENTION

Consumers across Idaho have been receiving phishing phone calls from an automated phone service. The fraudsters placing these phishing calls are claiming to be from financial institutions, and are saying that the customer's card is in danger of being closed. The customer is then instructed to enter their card number. If a customer follows these instructions, they have just provided the fraudsters with valuable information that can be used for fraudulent purposes. The automated messages are not all the same, but the outcome is the same, the consumer has compromised their account information. **Boise U.S.** works diligently to protect your identity and will never ask you for personal information over the phone, by text or online. If you receive any questionable calls, texts or emails, do not respond. If you have been a victim of a scam, file a complaint with the local law enforcement agency and immediately notify the Credit Union.

2012 HOLIDAY SCHEDULE

The following holidays will be observed during 2012 by Boise U.S. Employees Federal Credit Union. These dates are based upon the holidays observed by the Federal Reserve Bank and/or the Federal Government Holiday Schedule.

HOLIDAY	DATE OBSERVED
Martin Luther King, Jr. Day	Monday, January 16
Presidents' Day	Monday, February 20
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8
Veterans' Day	Monday, November 12
Thanksgiving Day	Thursday, November 22
Christmas Day	Tuesday, December 25
New Year's Day (2013)	Tuesday, January 1, 2013

NOTE: The days of operation of the branch offices will not change unless authorized by the Board of Directors.

Boise U.S. Employees FCU Official Family

Board of Directors

Theron Haddon	Chairman
Gary Bradshaw	Vice Chairman
Richard Rigby	Member
Cordell Kendrick	Member
Margaret Anderson	Secretary/Treasurer
Nick Steele	Member
Keith Farrar	Member
Judy Larson	Recording Secretary

Loan Committee

Monte Orton, <i>Chairman</i>	Charles Brioschi
Linda Steinberger	Barbara Nolan

Supervisory Committee

Wade Cooper, <i>Chairman</i>	Steve Oakes
	Sherrie Shults-Owen

CREDIT UNION LOCATIONS

MAIN OFFICE

910 N. Orchard • Boise, Idaho
Open Monday-Friday

FEDERAL BUILDING OFFICE

550 West Fort, Room 393 • Boise, Idaho
Tues. & Fri. 10:30am-1:00pm & 2:00pm-4:30pm

POSTAL PROCESSING OFFICE

2201 South Cole • Boise, Idaho
Wed. & Fri. 10:30am-12:30pm & 1:30pm-4:30pm

Deposits are insured up to \$250,000 by the National Credit Union Administration



Pyramid
Power

Volume 21, No. 4

Fourth Quarter 2011

BUSEFCU 2012 SCHOLARSHIP PROGRAM RULES

- Applicant must be a high school senior planning to attend an accredited college, university or trade school full time by fall/winter 2012. Credit union members and children, grandchildren and step-children of all members are eligible to apply. Applicants may not be related to employees or officers of Boise U.S. Employees Federal Credit Union. A total of one (1) scholarship of \$1,000 will be awarded.
- All applications must be received by April 01, 2012. All applications must be delivered to BUSEFCU at 910 N. Orchard Street, Boise, ID 83706. Limit one (1) application per person.
- Selections for scholarship will be based on the criteria listed below:
 - All Applicants must have a cumulative grade point average (GPA) of at least 3.0 on an unweighted 4.0 scale and provide full transcript, including fall/winter 2011 grades. Photocopies are acceptable. If mailed by school, still must be received by deadline.
 - All Applicants must provide at least one written recommendation/character reference from a teacher or school counselor. Recommendation must be on school letterhead and must be submitted with application package.
 - All Applicants must list and briefly describe participation in school related organizations, awards and any leadership positions held on a separate page. Provide enough information so the judges will know what you did, but do not exceed one page.
 - All Applicants must submit a typed, double-spaced essay on the topic: **"The credit union philosophy and how it relates to the individual, the community and the country as a whole — now, and in the future."** The essay must be written in English, with correct spelling and grammar, and it must not exceed two-hundred fifty (250) words. Applications

become the property of BUSEFCU and will not be returned.

- BUSEFCU is looking for eligible Applicants who follow directions and submit Applications that are well-written and clearly and creatively address the topic. On or about May 01, 2012, a panel of judges will select one (1) potential winner. In the event of a tie, the potential winner will be the Application with the higher score for the essay. The potential winner will be notified by mail, at which time they will be required to sign further documentation as explained below. BUSEFCU shall have no liability for any potential winner notification that is lost, intercepted or not received by the potential winner for any reason.
- One (1) winner will receive a Scholarship Prize in the amount of one thousand dollars and zero cents (\$1,000.00). Each Scholarship Prize will be in the form of a check made payable to the accredited post-secondary institution of higher education attended by the Scholarship Prize Recipient (once the Scholarship Prize Recipient has enrolled in an accredited post-secondary institution of higher education and submitted proof of enrollment to BUSEFCU). Scholarship Prize Recipients must submit proof of enrollment on or before September 15, 2012. Scholarship Prizes may not be assigned, transferred, or changed, except at the sole discretion of BUSEFCU. No cash equivalent prizes will be awarded.
- Applicants agree that if any Scholarship Prize Recipient fails to provide proof of identity, refuses to complete and provide any requested tax forms (including IRS W 9 form) or otherwise does not meet eligibility criteria, Scholarship Prize will be forfeited and the Applicant who submitted the Application with the next highest score will become an alternate potential

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EXPO IDAHO RV & BOAT SHOWS

Coming Soon!

The weather may be cold, but now is a great time to get a hot deal on your summer toys.

The Expo Idaho RV Show is in January and the Boat Show is in February!



The Credit Union has lowered RV loan rates to as low as 4.99% APR. These great rates also apply if you purchase from a dealer or an individual. Refinance your existing RV or boat the same great rates.

Come in and get pre-approved today!

Please contact the Loan Department at 344-4393 for more information and terms. OAC

SCHOLARSHIP PROGRAM (cont.)

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Scholarship Prize Recipient. Applicants understand that BUSEFCU is not liable for injuries, losses or damages of any kind arising from participation in this Scholarship Program and acceptance, possession and use of Scholarship Prize. BUSEFCU is not responsible for any typographical or other error in the printing of this offer, administration of the Scholarship Program or in the announcement of the Scholarship Prize. Taxes on prizes are sole responsibility of Scholarship Prize Recipients. Scholarship Prize Recipients will be

issued 1099 tax forms.

• Except where prohibited, by accepting a Scholarship Prize, the Scholarship Prize Recipients agree that BUSEFCU may, without any limitation or further compensation or notice, use portions of the prize winning application, his or her name and/or likeness in any and all media, worldwide, without further compensation or notice to the winner, for the purpose of advertising and promoting the Website, BUSEFCU or the Scholarship Program.

GREAT LOAN RATES

Effective through January 30, 2012

The Credit Union can finance your new or used vehicles and recreational vehicles, as well as refinancing them from another institution. Please call the Loan Department at (208) 344-4393 for more information and terms. OAC.

New Autos

Rates as low as 2.49% APR

Used Autos

Rates as low as 2.49% APR

New RV's

Rates as low as 4.99% APR

Used RV's

Rates as low as 4.99% APR

Signature Loans

Rates as low as 7.99% APR

First Deed of Trust (Non-Purchase Money)

Rates as low as 3.49% APR

Second Deed of Trust (Non-Purchase Money)

Rates as low as 3.99% *APR

HELOC

Open End — Variable Rate
“Call for current rate”

*APR = Annual Percentage Rate

OAC = On Approved Credit



UNITED WE STAND

On September 11, 2001 our lives changed forever when our country was attacked. In an effort to protect you and our country, President Bush signed the USA PATRIOT Act into law on October 26, 2001.

One section of the USA PATRIOT Act says we must:

- Verify the identity of any person seeking to open an account (which includes Trust, Investments, Safe Deposit, Loans and Deposit Accounts).
- Maintain records of the information used to verify the person's identity including name, address and other identifying means.

The Boise U.S. Employees Credit Union will follow this law by obtaining picture identification and verifying other information given by the member. In some cases, identification will be requested for those doing business with the credit union prior to October 26, 2002 because original documentation was not obtained with the opening of the account. In all cases, protection of our member's identity and confidentiality is the credit union's pledge to you.

We proudly support all efforts to protect and maintain the security of our members and our country.

We Want to Make Filing Taxes Affordable

With 2011 coming to a close, the inevitable isn't far behind – filing your taxes. Boise U.S. wants to take the stress and expense out of your taxes this year. Thanks to a valuable partnership with Shop America, we can offer our members terrific savings on their tax preparation.

Please visit our website at WWW.BUSEFCU.COM or LoveMyCreditUnion.org for specifics on these promotions

Put more purchasing power in your pocket whether you need a credit card for daily use or life's emergencies. Accepted by millions of merchants worldwide, Boise US VISA cards offer an unbeatable combination of convenience and security...

★ Low Rates ★ No annual fee ★ Free travel and accident insurance

Contact the credit union today!