



Volume 20, No. 1

First Quarter 2010

76th ANNUAL MEETING – MONDAY, APRIL 26, 2010

**Cash Prizes • Door Prizes (\$500) • Elections
Entertainment**

Come celebrate our 75th Anniversary on Monday, April 26th, 2010. Your entire family is cordially invited to attend. Raffle prizes will be given to lucky ticket holders that will benefit both children (12 and under) and adults (age 13 and older).

ELECTIONS: The main purpose for the annual meeting is to hold elections for the Board of Directors. This election is mandated by the National Credit Union Administration, our Federal regulator. Four board members will be seeking election to a two-year term. Board members with expiring terms are Nedra Blackwell, Margaret Anderson, Richard Rigby and Kathryn Marshall. In addition to the announced candidates, nominations will be taken from the floor.

FREE GIFT FOR ALL: All families will receive a free gift for attending the meeting, as long as the supply lasts.

DOOR PRIZES: Door Prizes will be won by members holding the lucky tickets. These door prizes will have a total value of \$500.00. A member must be age 13 or older to participate in the drawing for the door prize. All eligible members will receive a raffle ticket as they enter the meeting.

CASH PRIZES: Adults, age 13 and older, will have a chance to win one of four cash prizes of \$76.00. Children, age 12 and under, will have the chance to win one of twenty prizes of \$5.00.

ENTERTAINMENT: Local talent will provide entertainment for all ages.

REFRESHMENTS: Cake, punch, coffee, and a vegetable tray will be available after the meeting.

76th ANNUAL MEETING

Monday, April 26th, 2010

Time: 7:00 p.m.

Place: Boise Senior Center

690 Robbins Road, Boise, Idaho

(Located behind the Elks Rehabilitation Center on Fort Street)

NOTICE TO INTERESTED BOARD OF DIRECTORS NOMINEES

If you are interested in serving on the Board of Directors at the Boise US Employees Federal Credit Union, there are two ways that you can become a nominee at the Annual Meeting election.

FLOOR NOMINATION: At the Annual Meeting, you can be nominated from the floor and be placed in the voting with members that were previously nominated.

BALLOT NOMINATION: You can be placed on the preprinted ballot that will be given to all eligible voting members. To get on the ballot, submit a brief resume to President Steve Titus. President Titus will place your name on the ballot with other nominations, including current board members seeking reelection. Please call Steve at 344-4393 for information.

CURRENT LOAN RATES

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 3.49%” *APR

Used Autos

“Rates as low as 3.99%” *APR

New RV's

5.49% *APR Up to 72 Months

5.99% *APR 73 to 120 Months

6.49% *APR 121 to 144 Months

Used RV's

5.99% *APR Up to 72 Months

6.99% *APR 73 to 132 Months

Signature Loans

7.99% *APR Up to 24 Months

8.49% *APR 25 to 36 Months

8.99% *APR 37 to 48 Months

9.49% *APR 49 to 60 Months

First Deed of Trust (Closed End)

(Non-Purchase Money)

“Rates as low as 5.25%” *APR

Second Deed of Trust (Closed End)

(Non-Purchase Money)

“Rates as low as 5.75%” *APR

HELOC (Open end)

Variable Rate, currently 4.00% *APR

*APR=Annual Percentage Rate

On Approved Credit

All loan rates are subject to change as a result of the Board of Directors action.

ACCESS YOUR ACCOUNT 24/7

Our “free” PC Banking provides an easy, safe and convenient way to transfer your funds and maintain your records. Your balance information is delivered with up-to-the minute accuracy. To subscribe to the service please call the credit union today.

In April, the credit union will begin scheduling individual appointments to help you with your PC Banking. We will walk you through online banking and/or online bill payment features while answering your questions. Please call the main office to schedule your appointment. As always, we are available to assist you over the phone.

SECOND/THIRD QUARTERS 2010 HOLIDAY SCHEDULE

The following holidays will be observed during the second and third quarters of 2010:

MEMORIAL DAY

Monday, May 31st, 2010

INDEPENDENCE DAY

Monday, July 5th, 2010

LABOR DAY

Monday, September 6th, 2010

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
Margaret Anderson	Secretary
Nedra Blackwell	Treasurer
Richard Rigby	Member
Cordell Kendrick	Member
Kathryn Marshall	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
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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*