

Get Kids Started Right

We often hear that our children are our greatest asset, the door to the future. How can we help them build confidence in their financial future? One good answer is a share savings account. With regular savings, your kids prepare to meet the demands of a complex financial world. Teenagers and younger children can understand the basics of personal finance and the importance of building money management habits. Saving prepares them for the day when they'll manage their own money. Perhaps the most important reason to start saving early and regularly is that saving helps young people develop skills they'll need to be intelligent credit consumers. A record of regular savings builds confidence and knowledge of how money works.

Mark Your Calendar

Holiday Closings

10/10
Columbus Day

11/11
Veteran's Day

11/24
Thanksgiving Day

12/24 - 12/26
Christmas

12/31 - 1/2
New Year's Day

Strategies for Holiday Shopping

The holidays can put a real dent in your finances. Follow these tips to keep your household budget in tiptop shape this season:

1. Determine Your Budget:

It's a simple idea but not easily followed. Figure out how much total money you can afford to spend. Include your holiday club accounts, extra money, or anticipated income from a part-time seasonal job.

2. Allocate Your Budget:

Now that you have the total you can spend, decide how to allocate it. Set a dollar limit on what you will spend on a gift. Determine how much you will need for entertaining. Decorating? Travel? Remind yourself that the season is about your family and friends and not about impressing. There is no joy in paying for things you really could not afford.

3. Consider Using Your Credit Card—FOR PROTECTION:

Using your credit card to make your gift purchases gives you added protection in several ways. It's safer than carrying cash or checks. If your wallet is lost or stolen, liability limits will protect you against fraudulent use. Many credit cards extend warranties on products purchased with the card, especially electronics and appliances. If you have trouble with a purchase and the merchant will not cooperate, the credit card company will often step to resolve the issue on your behalf.

4. Open A Holiday Savings Account—FOR NEXT YEAR:

Now is the best time to open your holiday account for next season. Evaluate how well you managed within your budget this year and make any necessary adjustments. Open your account and put your savings plan in action with easy, weekly deposits.

*APR is Annual Percentage Rate. The advertised rate of 4.99% APR is offered on approved credit and initially for this sale only. Other rates and terms are available based on borrower's credit history. Rates subject to change without notice. Auto loans currently financed through the Credit Union cannot be refinanced with the offer.

Patience Can Save You Money

Patience is often touted as a "virtue." However, have you ever considered it a money saving tactic? Well it is. Managing those purchasing impulses with a little waiting or a slower approach is a perfect way to get what you want without breaking your budget.



- Wait for that new handbag to go on sale to save 15-50% off the retail price.
- Wait to rent a new movie instead of paying theater prices and save nearly \$30.
- Vacation after the summer rush to save thousands on premium locations.
- Compare prices instead of buying the first product you see to save hundreds of dollars with little added effort.
- Drive slower to cut down on gas costs and car maintenance.
- Buy discounted gift cards at places you shop regularly—just wait for the cards to arrive first!

Call us or stop by for information on how patience and a savings plan can really pay off.

Wants vs. Needs—We Have Loans To Help You Achieve Your Goals

We know the dilemma. You want a new car. And you need some remodeling on your home. But you would have to reduce your savings for the kids' college savings plan to update the kitchen.

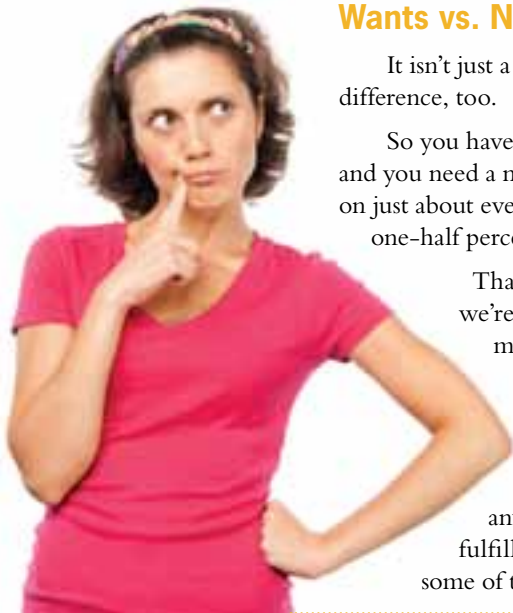
Wants vs. Needs

It isn't just a lesson for your kids. Adults have to know—and live with—the difference, too.

So you have a kid going to college but your old jalopy is breaking down and you need a new car. At East Idaho Credit Union we offer low loan rates on just about every loan product in existence. —about one-half to one and one-half percentage points lower than loan rates from other lenders.

That's because we're not in business for profit. As a credit union we're a member-owned cooperative working to serve our members. It's why we can save you money when you choose to borrow from us. We can get you a better loan rate, reduce your monthly expenses, save you some money, and help you free up a little extra cash for whatever your needs are.

Give us a call today at East Idaho Credit Union or stop at any of our convenient locations and we'll get started helping fulfill your needs now—so down the road, you'll be able to afford some of those wants, too.



Ladder Your Certificates

If you keep more than \$1,000 in your savings or checking accounts at any time, you should consider putting some of that excess cash into certificates. Certificates are a stable savings tool, usually offering a substantially higher yield over traditional savings or checking accounts. Many people, however, admit to not using them as much as they should for fear of needing their money in a hurry or emergency. Well, using the “laddering” strategy gives you the benefit of higher yields with reasonable access to your cash.

The concept is quite simple: Instead of locking up all your money into one certificate, allocate chunks of money in several certificates with various maturity terms. For example, with \$5,000 to invest, you could open five \$1000 certificates or

10 \$500 ranging in terms of 6 months to 60 months. When the first certificate matures, you open a new 60-month certificate with the proceeds. This gives you access to that cash while giving you the reinvestment boost of the higher yield. You would do this after each of the original certificates matures. At the end of the longest term (in this example the 60 months term) all your money would be invested in the highest yielding product but now you have access to that money every 6 months to a year depending on your initial choices.

Talk to our friendly service representative about setting up your own certificate ladder to maximize your savings. Call us today.

Senior Year - by Leah, 17 years old

Three years down and one to go...

Sure, your senior year may sound easy, but you have to prepare for it. One of the most important things to do your senior year is to constantly remind yourself of what's coming next. It's better to start getting mentally prepared now than in the days or weeks before high school ends.

- I am going to move out.
- I am going to college.
- I am going to the army.
- I am going to a foreign country



Whatever the case may be, make a conscious choice to think about it.

Everyone gets senioritis. It's practically a rite of passage—just don't get it too early! High school is only one chapter in the novel of your life. Don't live wishing you could go back. Look forward!

Check this article and more for all age groups at www.eastidahocu.org/tips_and_tools

Dino Share Club

Quarterly Drawing Winners:



Branch

Main Office
Freeman
Ammon
Shelley
Rexburg
St. Anthony
Dubois
Arco
Challis
Salmon

\$5 Winner

Cabes W.
Afton M.
Jerelyn B.
Eileen K.
Paeton S.
Alexandra L.
Aiden V.
Kemmer W.
Kyle G.
Sierra P.

\$2 Winner

Sierra B.
Kylee N.
Annabell M.
Kari Anna K.
Kenadee B.
Caidence W.
Matthew M.
Bridger H.
Cedar W.
Bridger H.

Savings Rates*

APY**

Classic Savings	
\$5 min.	.25%
Savings Plus	
\$1,000 min.	.20%
\$2,500 min.	.30%
Insured Money Market	
\$2,500 min.	.25%
\$20,000 min.	.45%
\$75,000 min.	.65%
IRA	
Floating Account	.65%
Premier Checking	
\$500 min.	.05%
\$2,500 min.	.10%
\$10,000 min.	.15%
Golden Access Checking	
\$500 min.	.05%
\$2,500 min.	.10%
\$10,000 min.	.15%

* Anticipated annual dividend rates. All rates are subject to change without notice.
** Annual percentage yield.
Deposits are federally insured up to \$250,000 and Individual Retirement Account (IRA) deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA).

All rates are shown as Annual Percentage Yield (APY). Early withdrawal of funds may affect the Annual Percentage Yield (APY) and a penalty may be imposed. Rates are set by the Board of Directors and are typically updated weekly. Online rate schedule may not reflect most current rate changes and are subject to change without notice. Please verify rates with your local branch for complete accuracy.

Branches

Idaho Falls Branch

865 S. Woodruff Ave.
Idaho Falls, ID 83401
208.523.9068

Freeman Park Branch

1170 Science Center Dr.
Idaho Falls, ID 83402
208.523.9069

Ammon Branch

3255 E. 17th Street
Ammon, ID 83406
208.528.5430

Shelley Branch

418 W. Fir Street
Shelley, ID 83274
208.357.7680

Rexburg Branch

412 Grand Loop
Rexburg, ID 83440
208.356.0191

St. Anthony Branch

99 N. Bridge Street
St. Anthony, ID 83445
208.624.4352

Dubois Branch

227 W. Main Street
Dubois, ID 83423
208.374.5574

Arco Branch

302 W. Grand Avenue
Arco, ID 83213
208.527.3941

Challis Branch

1307A Highway 93 S.
Challis, ID 83226
208.879.4545

Salmon Branch

777 Shoup Street
Salmon, ID 83467
208.756.3329

Call Center

208.523.9068 or
1.800.727.9961
Monday-Friday: 9am-5:30pm
Saturday: 10am-2pm



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