

ESA CREDIT UNION



★ 355 South 3rd Street Ste. B ★ Boise ★ Idaho ★ 83702 ★ 208.342.0800 ★

www.esacu.org

January 2012

2011 Board of Directors

Carole Stone, PRESIDENT
Mary Reithmayr, VICE PRESIDENT
Marcy Duggar, SECRETARY
Elynn Claffin, TREASURER
Rick Burlingame, DIRECTOR
TERRY COOMBS - DIRECTOR
Bruce Bennett- Director

Supervisory Committee

Cheri Ruch
Elaine Gloeckle
Jim Cryer

ESA Credit Union Staff

Loyal Perry III, MANAGER
Greg Sailors, OPERATIONS SUPERVISOR
Mindy Kindrick, LOAN OFFICER

CREDIT UNION CONTACT INFORMATION

GENERAL E-MAIL – esacu@msn.com
LOYAL – loyal@esacu.org
GREG – greg@esacu.org
MINDY – mindy@esacu.org

Credit Union Hours

Monday-Thurs. 9:00 a.m. - 5:00 p.m.
Friday 9:00 a.m. - 5:30 p.m.

Important Information

Visa Card Lost/Stolen or balance inquiries
1-800-808-7230
Lost/Stolen Debit Card
1-800-543-5073

Take Advantage of
Dealership Year-End Clearance with
our 1st Quarter

Loan Special

New Vehicle loan rates starting at

3.00% for 36 mo

Used Vehicle loan rates starting at

3.50% for 36 mo

Contact the credit union for details or apply online at

www.esacu.org

*All loans and terms are on approved credit.
* Rates will vary based on term and credit rating.
*This promotion may not be used to refinance any existing
ESA loan or former Boise Valley loan

ESA CREDIT UNION ANNUAL MEETING 2012

February 16, 2012

5:30 p.m.

Please plan to attend our upcoming annual meeting on February 16, 2012. The meeting will be held at ESA Credit Union and starts at 5:30 pm. Please join us for great company, refreshments and door prizes. **Anyone interested in running for a position on the Board of Directors should contact Loyal Perry at the credit union before February 10th.**

The Board of Directors meets once a month to discuss topics such as interest rates, credit union policy, and other items that impact the credit union. Take the time to vote for new board members, hear about upcoming events for 2012, and learn about the highlights from 2011.

TAX REFUND TIME AGAIN

If you plan on having your 2011 tax refund direct deposited to your ESA account, all you need to do when filling out your refund form is supply the routing number and account number at ESA. Your routing number is the first group of numbers on the bottom of your check followed by your eight-digit account number.

For Checking Accounts: 324172588 000XXXX9
For Savings Accounts: 324172588 000XXXX0

•Please contact the credit union with any questions you may have.

Merger with Boise Valley Credit Union Welcome Boise Valley Members!

On December 7, 2011 Boise Valley Credit Union merged into ESA Credit Union. The account processing will switch from Boise Valley to ESA Credit Union beginning January 1, 2012. Your accounts will not be affected in any way.

Our field of membership has increased to include those who work in the automotive field and employees of any city municipality. If you know anyone who works in these fields let them know they are now eligible for accounts with ESA.

If you have any questions about the merger, please contact us at the credit union.

Go Paperless!!

Sign up for E-Statements and view your statements online. E-Statements are available on the first business day of every month. It is fast and safe. All account types are included on a monthly basis instead of the quarterly basis with paper statements. E-Statements give you access to up to 24 months of statements. Sign up on home banking or at the credit union. Our newsletters are also available for online viewing. So you won't be missing a thing!

Current Dividend Rates

4th Quarter (paid January 1st, 2012)

Shares (\$50.00 Minimum).....	.10% APY
Christmas Club.....	.10% APY
IRA Shares15% APY
Medical Shares.....	.10% APY

Certificates of Deposit (\$500.00 Minimum)

6 months*.....	.15% APY
12 months.....	.25% APY
18 months.....	.35% APY

*No 6 month term on IRA certificates

Dividend rates are subject to change without prior written notice.



All funds deposited into your ESA accounts are insured up to \$250,000 by American Share Insurance. This credit union is not federally insured. If this institution fails, the federal government does not guarantee that depositors will get back their money.

Holiday Closures

January 16-Martin Luther King Day
February 20- President's Day

2012 Calendars

Come to ESA Credit Union and receive your complimentary 2012 calendar. We have three styles to choose from: Norman Rockwell, Scenic America and Wildlife. They are going fast.

(One calendar per account please)

**ESA Has VISA rates as low as 6.90% O.A.C.
Great credit gets you great rates at ESA!!
Enjoy no annual fees, no over limit fees &
SCORECARD REWARDS with ESA Platinum Visa**



Privacy Notice Disclosure



ESA Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and helps reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct business of the credit union.

If after reading this notice you have questions, please contact us at (208) 342-0800 or (866) 317-8462 or write to:

ESA Credit Union
355 S. 3rd Street
Boise, ID 83702

Information We Collect About You

We collect nonpublic personal information about you from the following sources

- * Information we receive from you on applications and other forms
- * Information about your transactions with us
- * Information obtained when verifying the information provided on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- * Financial service providers, such as insurance companies.
- * Non-Financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to nonaffiliated third parties for the purpose of processing and servicing transactions that you request or authorize.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with ESA Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

ESA Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- * Protect your account numbers, plastic card numbers, PIN's (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- * Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- * Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Please do not hesitate to call us if you have any questions. We are here to serve you.