

MoneyMatters

FIRST QUARTER 2012

Yield & Rates

Current Investment Yields	
Regular Shares	APY
Without Life Savings Insurance	
\$0 - \$2,000	0.19%
Over \$2,000	0.341%
Without Life Savings Insurance	0.341%

Certificates	APY*
60/90 Day Under \$50,000	0.19%
60/90 Day Over \$50,000	0.291%
6- Month Under \$50,000	0.341%
6- Month Over \$50,000	0.441%
9- Month Under \$50,000	0.391%
9- Month Over \$50,000	0.542%
12-Month Under \$50,000	0.542%
12-Month Over \$50,000	0.643%
18-Month Under \$50,000 1 Jump	0.643%
18-Month Over \$50,000 1 Jump	0.793%
2-Year Under \$50,000 1 Jump	0.743%
2-Year Over \$50,000 1 Jump	0.893%
30-Month Under \$50,000 1 Jump	0.893%
30-Month Over \$50,000 1 Jump	1.045%
3-Year Under \$50,000 1 Jump	1.085%
3-Year Over \$50,000 1 Jump	1.237%
5-Year Under \$50,000 1 Jump	1.488%
5 Year Over \$50,000 1 Jump	1.641%

IRA Certificates for the terms between 12-Month and 5-Year are the same as listed above.

Medical Savings	0.30%
HSA Accounts	0.30%
Christmas Club	0.30%
Alternative Checking	0.09%
IRA Share Account	0.30%
Money Market	
\$0 - \$2,500	0.19%
\$2,501 - \$10,000	0.29%
\$10,001 - \$25,000	0.391%
\$25,001 - \$150,000	0.401%
Over \$150,000	0.642%

*APY = Annual Percentage Yield. All yields are subject to change without notice. Fees may reduce earnings on all accounts. Early withdrawal penalties may apply to all certificates.

Current Loan Rates

New & Used Vehicles **	
36 Month	3.10%
48 Month	3.10%
60 Month	3.10%
72 Month	3.35%

New & Used RV's

60 Month	4.00%
84 Month	5.90%
120 Month (over \$20,000)	6.65%

**Based on Preferred Member Rate using 2 or more additional services. Base rate is 1% higher. Other terms and conditions may apply. All rates are subject to change without notice.

Older Vehicles***

36 Month	6.75%
48 Month	7.75%

*** Other terms and conditions may apply

Computer Loans 12-month term	6.00%
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Signature Loans

12 Month Closed end	6.50%
18 Month Closed end	8.00%
24 Month Closed end	11.00%
30 Month Closed end	12.00%
36 Months, Open end LOC	13.00%

Share Secured Loans	6.00%
Certificate Secured Loans are 2.00% over the certificate rate but not less than 6.00%	

Fixed Rate 84 Month Mortgage	6.00%
Home Equity Line of Credit	4.50%

*All loans are available to qualified members only. All rates are subject to change without notice. Final rate is dependent on FICO Score.



Celebrate

This year we are celebrating our 75th Anniversary! We would like to invite our members to join the fun all year long. Stay posted for more details and upcoming events!

We're Looking for a Few Good Member's

One of the fundamental differences between Credit Unions and other financial institutions is the election of the Board of Directors. The members of the credit union elect these voluntary positions each year. Each member over the age of 13 is allowed one vote. The Board of Directors meets monthly to review financial statements, policies and procedures, and other relevant information to the ongoing success and safety of your credit union. Qualifications of Potelco Board Members are simple:

- A desire to be part of the future planning and direction of Potelco
- A basic understanding of the financial system
- And the understanding that your input and decisions must be in the best interest of the members of Potelco, which includes your coworkers, family, friends, and all others.

Potelco will have three board positions up for election in 2012, all holding a three year term. The voting takes place from February 24th to March 7th 2012, with results announced at the Annual Meeting on March 7th, 2012. If you are interested in running for the Board of Directors, please call Potelco at 233-5544 ext 141.

75th Annual Meeting

When

Wednesday March 7th, 2012
Meeting starts at 7:00 pm

Where

Juniper Hills Country Club
6600 Bannock Highway
Pocatello, Idaho

R.S.V.P

There is no charge for the meeting, however tickets need to be reserved by March 2nd. Please call Potelco for tickets. See you there!



Happy New Year!

Our 1.99% APR Auto Loan Special will continue through January 31!



We would like to honor Shayla Peterson, retiring after 36 great years of serving our members. Thank you Shayla for caring about every member and making us all feel like family.

Holiday Closings

Martin Luther King Jr.
Monday January 16th

President's Day
Monday February 20st

2012 Official Family

Board of Directors

Chairperson
Roger Murphy

Vice Chairperson
Dale Hatch

Secretary
Ron Lloyd

Shiela Owen
Blaine Killpack
Don Brod
Brad Nelson
Bobbie Branch
Alfreda Vann

Supervisory Committee

Chairperson
Mike Duersch

Keith Iannacone
Jodi Millward
George McGinnis
Max Drayton

Pocatello Main Branch

PO Box 4909
1150 N. 8th Ave
Pocatello, ID. 83205
(208) 233-5544
Fax (208) 233-1288

Olympus Branch

1873 Bench Rd.
Pocatello, ID. 83201
(208) 233-5545
Fax (208) 238-3660

Idaho Falls Branch

2001 S. Woodruff Ave
Suite 1
Idaho Falls, ID. 83404
(208) 529-0444
Fax (208) 524-5544

Firth Branch

110 S. Main
Firth, ID. 83236
(208) 528-7968
Fax (208) 542-6891

Inkom Branch

PO Box 428
290 Hwy 30 E.
Inkom, ID. 83245
(208) 775-3075
Fax (208) 775-3081

Toll Free
1-800-233-5544

Audio Response
1-888-506-7406 or
232-7406

Web site
www.potelco.org



PRIVACY NOTICE

FACTS	WHAT DOES POTELCO UNITED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Potelco's Privacy Policy.</p> <p>At Potelco, you can be confident that your financial privacy is our top priority. This notice describes the privacy policy and practices followed by Potelco. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depends on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security number, and income • Account balances and transaction history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Potelco chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Potelco United Credit Union Share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes- To offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purpose- information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call (208) 233-5544, or write to us at : Potelco United Credit Union. PO Box 4909, Pocatello, ID. 83201	

What We do	
How does Potelco protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Potelco collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any Credit Union service • Visit our website, provide us information on any online application or transaction, or information you send to us by email. • Use your credit or debit card or pay your bills • Make deposits to or withdrawals from your accounts. <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>However, we do not have any affiliates with whom we share any information</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Potelco has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Potelco does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.
Joint Marketing	A formal agreement between Potelco and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include financial services and insurance companies

Other Important Information
Privacy Policy Changes: While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version online by going to our website at www.potelco.org