



International Credit Union Day Celebration! October 20, 20XX

Credit Unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, as they have done for generations. As we celebrate **International Credit Union Day** on **October 20, 20XX**, we demonstrate – with more than 186 million credit union members worldwide – that we're all part of building a better world.

We invite you to stop by your local IDS.com office during the week of **October 17th** for refreshments, giveaways and special offers. Thank you for supporting your family credit union – IDS.com!



MORTGAGE RATES ARE AT HISTORIC LOWS REFINANCE WITH IDS.COM AND SAVE BIG!

Mortgage rates are at all-time lows and that means good news for you. Save hundreds, if not thousands of dollars, when you refinance your current mortgage or home equity loan from another financial institution with IDS.com



FEATURES:

3.99% APR – 5 year Fixed Rate
NO fees, points, or closing costs
Amortize payments over 15, 20
or 30 years

Pay down your mortgage balance quicker and free up equity faster with IDS.com's 3.99% Fixed No Fee Home Equity Loan.

*No fees to qualified members. Offer not valid for refinancing existing IDS.com loans.

All Credit Cards are NOT created Equal



Earn **2,500 Bonus Platinum Points** when you open a New Visa Platinum Card through December 31st!

IDS.com's Visa Platinum credit card comes with a fixed rate as low as 7.6% APR, with no annual fee. Plus, you'll earn **Platinum Points** with every purchase you make redeemable for cash, gifts, or airline tickets. Other financial institutions **CHARGE** you a fee for transferring credit card balances. At IDS.com, we will **PAY** you a 1% **BONUS*** for transferring balances from other cards to our credit card. That is the Credit Union Difference!

Why pay exorbitant fees to enrich bank executives when you can enjoy a member-owned credit union card with an interest rate you deserve. Apply for your IDS.com **Platinum Preferred** card today!

*On balance transfers of \$300 or more.

IDS.com's HOLIDAY GIFT CONTEST

Enter IDS.com's Holiday Gift Contest and you could win an iPad 2! Simply take advantage of one or more of the following products/services during the contest period. One entry allowed for each product/service listed below per account. The more products and services you take advantage of, the more chances you have to win!

- New or Existing Direct Deposit (net check)
- Increase Payroll Savings by \$10 or more
- Enroll in E-statements
- Obtain a new Visa Credit Card
- Enroll in Online Bill Pay
- Start a new High-Yield Savings Account
- Open an IRA Savings Account

Visit or contact your local IDS.com office to take advantage of any of these products/services and enter the Holiday Gift Contest today! Good Luck!

Enter to Win an iPad 2!

Enter Nov. 1 – Dec. 16, 20XX
Drawing held on Dec. 19th.



LOCATIONS

MAILING ADDRESS
PRODUCTION FACILITY
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Fax: (248) 588.4645

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www.ids.com

SURCHARGE-FREE
ATM LOCATOR:
www.ids.com OR
1.844.IDS.DOCS

BRANCH/SERVICE
CENTER LOCATOR:
www.ids.com OR
1.844.IDS.DOCS

IDS.COM'S SCHOLARSHIP WINNERS

Thank you to all student-members who submitted applications.

IDS.com would like to congratulate the winners of our Scholarships. Each of the following students received a check for \$500 payable to their attending college or university.



John Doe – Sterling Heights,
Jane Doe – Auburn Hills, MI
Jim Joe – Naples, FL

We wish all student-members continued success on your educational journeys in life.

Education's purpose is to replace an empty mind with an open one. ~ Malcolm Forbes

IDS.COM NEWS & NOTES

To better protect you from identity theft, fraud and financial piracy, your full IDS.com account number will no longer be printed on your paper statements beginning with your next statement of account.

In order to reduce the number of statement pages printed, IDS.com will no longer be printing the reconciliation form on the back of page 1 of your statement. You can obtain a reconciliation form by contacting your local IDS.com office or from the "Online Forms" page on our web site. You can also conserve paper and help the environment by enrolling in E-statements with IDS.com. Enroll by logging-in to online banking at www.ids.com, then click the "Statements" tab at the top of the page. **Go Green!**

THANK YOU VETERANS!



IDS.com would like to thank all military veterans for serving our country. We are proud and forever grateful for your service and owe you a debt of gratitude for keeping us safe and protecting America.

We would like to recognize all veterans with discounted loan interest rates during the week including Veterans Day, November 7 – 11. Speak with your IDS.com Representative for details. God Bless you and God Bless America!

IDS.com Holiday

IDS.com will be closed:

VETERANS DAY
Friday, November 11th

THANKSGIVING
Thursday, November 24th
Friday, November 25th

CHRISTMAS
Friday, December 23rd
Monday, December 26th

NEW YEAR'S
Friday, December 31st
Monday, January 1st



Box up the holiday bargains with a HO-HO-HO lot of purchase power!

KEEP SOME JINGLE IN YOUR POCKET WITH OUR HOLIDAY LOAN

If you don't have Santa on speed-dial, you might have to foot the bill for this year's holidays on your own. But, that's ok – because we're here to help! Leave magical moments to us, and we'll help keep your interest charges in check.

IDS.com's Holiday Loan allows you to spread your holiday season expenses out over the next 12 months – at a low interest rate, as low as 9.9% APR. Apply now through December 31st and enjoy monthly payments as low as \$44/month. With quick approval and a minimum loan of \$500, you can be generous AND wise this holiday season.



Did you know? IDS.com offers Visa Gift Cards as well! They make perfect stocking stuffers and can be uploaded with as little as \$10 or as much as \$500.

Christmas Club to pay out over \$1 million in 20XX



Save for holiday expenses all year long and make next Christmas one to remember!

Everyone could use more cash around the holidays. It seems like gift giving is endless with our children, parents, aunts, uncles, cousins and siblings to buy for. The good news is that IDS.com has an account that will make it easier to budget for these expenses with our Christmas Club Savings account. Make deposits when you want or have a portion deposited automatically each pay period. The first week of November, IDS.com automatically transfers the funds from your Christmas Club to your Regular Savings account where you'll be able to withdraw the money with your ATM Card or we can send you a check in the mail. Join over 1,200 fellow members who have Christmas Club accounts with IDS.com.

