

eStatements...enroll now!

eStatements are now available through Desert Sage Federal Credit Union. You will no longer need a paper statement, instead you can view your statement online.

Some of the benefits of eStatements are:

*Your eStatement is **faster** -often available sooner than if it was mailed to you.

*More **Secure**- secure online website with password protection means less worry of identity theft for mailed paper statements.

***Convenient**- view and print your statement when it is convenient for you.

Stop by the Credit union office to

sign up to receive

 eStatements

The Credit Union office will be closed for the following holidays:

October 13 for Columbus Day
November 11 for Veteran's Day
November 27 for Thanksgiving Day

Your Money is Safe at *Desert Sage* Federal Credit Union



Your money at Desert Sage Federal Credit Union is federally insured by the National Credit Union Administration (NCUA). The NCUA is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). Savings in every federally insured credit union are backed by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the U.S. Treasury. The NCUA examines, supervises and insures both federally-chartered and qualifying state-chartered credit unions. Desert Sage FCU is a federally-chartered credit union. The NCUA historically has always been stronger and more funded than its sister agency, the FDIC (Federal Deposit Insurance Corporation), which insures the deposits of banking customers. The "full faith and credit" of the U.S. Treasury backs both funds.

Basic Facts for NCUA Insurance

Members Accounts are insured up to at least 100,000

Includes funds in shares, checking, and share certificate (CD) accounts

There is no charge for share insurance protection

Individual accounts with same account holder are totaled and insured up to \$100,000

Joint accounts are insured separately from individual accounts up to \$100,000



Desert Sage

Federal Credit Union

Quarterly Newsletter

October 2008

**Proudly Serving Our Members
Since 1953!**

Contact Us At:

1104 W Finch DR. Nampa ID 83651

Phone: 208-461-9141 Fax: 208-461-9149

check us out on the web at:

www.desertsagefcu.com

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Annual Meeting

Desert Sage FCU held our annual meeting on Thursday August 14, 2008 at the Lions Park in Nampa. All members and their immediate families were invited to attend. Dinner was provided by the credit union, and many members were winners in our drawings and bingo games. The kids' enjoyed themselves playing water balloon games and all youth received a prize.

A BIG Thanks to all the members, board members and businesses that made our annual meeting a success. Special thanks goes out to: Vincent Swank for bringing the event together, Amalgamated Sugar for the bags of sugar, Dan Hyer for grilling our delicious hamburgers and hotdogs, Get-Away Today and LDR for prize donations.

If you missed the meeting this year, be sure to watch future newsletters and the credit union office for information on next year's annual meeting.



my credit union
it belongs
to me™
Credit Union Day 2008

We're celebrating a special day, and you're part of it. Join us October 16 to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement—and those who own it. We want to take this opportunity to thank you for being an important part of Desert Sage Federal Credit Union. It's members like you who help to make up this truly special organization—not shareholders or other motives. You own your credit union, and we are here to serve you. Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates—credit union members save \$240* a year per household. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services. This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 208-461-9141

In honor of International Credit Union Day we invite you to stop by the credit union office for refreshments, coloring pages for the kids and members can register for our Credit Union Day drawings.

We look forward to seeing you.

*According to data from the Credit Union National Association (CUNA). Copyright 2008 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.

Congratulations!



To Our
Board of Directors

On August 14, 2008 we had our election for the Board of Directors. The following are our current board members:
Stephen Butterfield—Board President
Tracy Gale— Board Vice-President
William Boyd—Secretary-Treasurer
Vincent Swank—Board Member
Dan Day—Board Member
Michael Goodman—Board Member

These volunteers work hard to make the credit union a success; we wish to thank them for all they do.



Volunteers Make The Difference

Unlike other financial institutions, a credit union's Board of Directors is comprised of unpaid volunteers elected by and from the membership. These volunteers are dedicated to providing the type of leadership which represents the best interest of the total membership. When establishing policy for the credit union, their decisions are influenced not by the desire for personal gain or to generate a profit for stockholders, but instead by what is in the members' best interest.

In total, over 250,000 credit union members throughout the U.S. devote their time, expertise, and efforts to manage and protect the integrity and financial stability of the credit union concept. This unpaid volunteer leadership represents one of the most significant differences between credit unions and all other financial institutions.