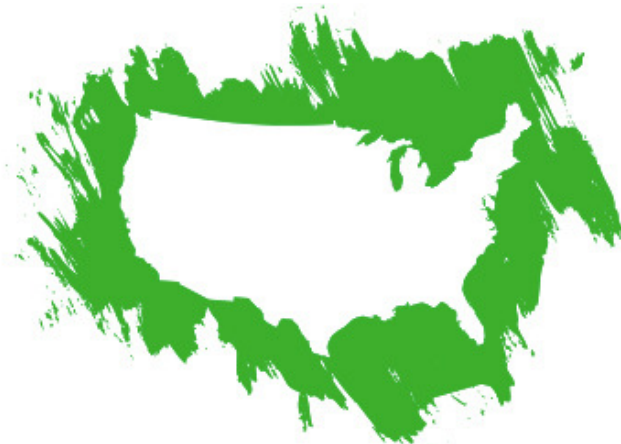




(<https://www.iccu.com/>)

AMERICA SAVES WEEK

We believe in saving for the good things in life!



AMERICA SAVES WEEK
FEBRUARY 27 - MARCH 4, 2017

Idaho Central Credit Union is proud to participate in America Saves Week 2017, an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own savings status. We are here to help you achieve financial success.

Saving can be a tough task, but with the right tools and motivation you can build a great foundation. Saving shouldn't be something you do every now and again, but should be a habit for all of us. Take the savings pledge with America Saves and check out our offers to help get you on the right path.

TAKE THE PLEDGE ([HTTPS://AMERICASAVES.ORG/FOR-SAVERS/PLEDGE](https://americasaves.org/for-savers/pledge))

Reward Yourself for Saving

Knowing where to start can be the hardest part of saving. To help with that first step we have three different offers you can take advantage of. Making the most of your money is important in achieving financial success.

- New members who open a savings account set up with a recurring deposit to encourage savings will receive \$30. Plus, we'll waive the \$5 membership fee*!
- All new Share Bear (0-10) and Central Explorer (11-15) accounts will receive a free ICCU Piggy Bank**.
- Stop by your local ICCU branch during America Saves Week for a financial review and be entered into a \$5,000 sweepstakes***.

JOIN TODAY

Savings Tips

Savings Tip #1: Save just \$1 a day for a year to get a good start on building your \$500 emergency fund.

Savings Tip #2: Become twice as likely to save for retirement and emergencies by creating a savings plan.

Savings Tip #3: Minimize interest charges by limiting credit card purchases to those you can pay off in full each month.

Savings Tip #4: Match your savings to your nonessential indulgences; if you can't match it, you can't afford it.

Savings Tip #5: Save more successfully by keeping a short-term goal in sight.

Savings Tip #6: Make your monthly credit card payment on time to avoid late fees and hits to your credit score.

Savings Tip #7: Keeping your car engine tuned and tires properly inflated can save you \$100 a year in gas.

Savings Tip #8: Weatherproof your home to prevent costly heat or cooling loss each season.

Savings Tip #9: Enjoy huge cost savings by hosting a potluck with friends rather than going to a restaurant.

Savings Tip #10: Borrowing books and reading magazines at your local library may save you hundreds each year.

THE FINE PRINT

***Waived \$5 membership and \$30 for new member savings accounts:** Must be a new ICCU member to qualify. \$30 bonus to be deposited into savings account at time of account opening when account is opened with minimum balance and recurring deposit. Minimum \$25 to open the account. Membership fee of \$5 will be waived for promotion. Minimum balance of \$300 required to earn the 0.100% Annual Percentage Yield for Share Savings Account balance. APY is accurate as of February 27, 2017 and is subject to change. Account must remain open for minimum of 90 days from reward date, or \$30 will be debited from account at closing.

Membership required, based on eligibility. Offer valid 2/27-3/4, 2017.

****New youth members (SB and CE) receive free ICCU piggy bank:** Must be a new Share Bear (0-10) or Central Explorer (11-15) Savings Account to receive an ICCU piggy bank.

*****Sit down for a financial review and be entered into a \$5000 sweepstakes (ten \$500 winners):** No purchase or membership necessary. Odds of winning depend on number of eligible entries. Prize consists of (10) \$500 cash rewards. One \$500 cash reward allowed per person, per household. The sweepstakes period begins on February 27, 2017 and ends on March 4, 2017. Entrants will be automatically entered into the sweepstakes when they complete a financial review with an Idaho Central Financial Services Officer during the sweepstakes period. Entrants may enter the sweepstakes without cost or obligation by legibly hand-printing or typing their name, home address, resident county, email address, and phone number on a 3" x 5" card and mailing it in an envelope with proper postage to: Idaho Central Credit Union, ATTN: Marketing Department, P.O. Box 2469, Pocatello, ID 83206. Only one entry per stamped envelope mailed to Idaho