

FOR IMMEDIATE RELEASE

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CONTACT:  
Lynn Heider  
503.350.2225  
503.329.7208 (Mobile)

**Give Your Wallet Some Love This Valentine's Day**  
***Join an Idaho Credit Union and Ditch Those Annoying Fees!***

*BOISE, ID.--.* Flowers, chocolates, engagement rings, and acts of kindness are all great on Valentine's Day, but we have another idea: show your wallet some love. If your heart is broken over the high price of roses and candy, know that those treats might be more affordable if you avoid bank fees and join a local credit union.

Wouldn't you love to save over \$100 a year in interest on your car loan? Don't you pine for free checking? Wouldn't it be sweet to use an ATM when you travel and *not* pay a fee for it? Couldn't you just kiss a credit card with a lower interest rate than other financial institutions are charging—up to 2.44 percent lower? \* Those are the benefits nearly one million Idahoans are loving, because they are credit union members.

The key difference between credit unions and other financial institutions is that credit unions are not-for-profit cooperatives. If you're a member, you're an owner. Instead of paying Wall St. stockholders, credit unions return direct benefits to Main St. owners and that means *you*. Lower interest rates on loans and credit cards, networked, surcharge-free ATMs, and higher interest on your savings are just some of the benefits of credit union membership. That's a relationship worth being in!

Nearly all Idaho residents are eligible for credit union membership. Be #CUobsessed and own your money. To find a credit union that's convenient for you, please visit [www.asmarterchoice.org](http://www.asmarterchoice.org).

\*"Idaho Membership Benefits Report," Credit Union National Association study based on Dratatrac, NCUA, and CUNA comparison of bank and credit union rates, for 12 months ending in Sept 2017.

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The [Northwest Credit Union Association](http://www.nwcua.org) is the not-for-profit trade association representing over 180 credit unions in Idaho, Oregon, and Washington, and their 6.5 million consumer members. Northwest Credit unions are not-for-profit cooperatives, owned by their members. Credit unions help members achieve their financial goals. All earnings in excess of operating expenses and required reserves are returned to members in the form of lower loan rates, fewer fees and higher interest paid on savings. For information on how to join a credit union, please visit <http://www.asmarterchoice.org>.