



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



WWW.FIRSTCHOICECREDITUNION.COM

DECEMBER 2019

Christmas Club

As we all know, Christmas time can be a hard time financially for some people. We have the perfect solution for you. Open up a Christmas Club Account and you won't have to worry how you will afford Christmas ever again. It's as easy as 1, 2, 3. First, let us know you would like to open up a Christmas club. Second, just decide if you want a check mailed to you or if you would like it deposited directly to your regular savings or checking account. Third, wait for your money to be disbursed to you at the beginning of November. You can even have it on payroll deduction, that way you will never miss a deposit.

Bright Beginnings

This account for children ages birth to 18 years keeps growing each year. This year we paid out \$162.00 for the kids who brought in their report cards. This account has awesome incentives for our young savers. To find out more please call or stop in for details.

Our Halloween Coloring Contest Winners

0-4 years

Annabelle Tomkowiak 1st Place
Ella Forst 2nd Place
Brianna Tomkowiak 3rd Place

5-7 Years

Nathan Schneider 1st Place
Ryan Feit 2nd Place
Carson Feit 3rd Place

8-11 Years

Tyler Harrison 1st Place
Hadley Nelson 2nd Place
Alexis Wiesman 3rd Place

12 Years and Up

Jenny Schneider 1st Place
Lauryn Wiesman 2nd Place
Luke Schneider 3rd Place

Direct Deposit Your Tax Refund

With more than three-quarters of the nation's taxpayers receiving refunds each year, the wait for your refund could be timely. But First Choice Credit Union can help make the wait for your refund shorter and easier by suggesting that you direct deposit your income tax refund.

In addition to having the security of an electronic transfer, you are likely to receive your refund **MUCH** faster than waiting for a paper check to arrive in the mail. More than half of tax filers now use direct deposit for these reasons.

To direct deposit your tax refund, you will need First Choice Credit Union's routing number (**275979393**), and your account number. *(Please note that your **SAVINGS** and **CHECKING** account numbers are different. Contact a Member Service Representative, or Shae in Bookkeeping to ensure that you are using the correct account number.)*

For more information on direct depositing your refund, visit www.irs.gov or contact First Choice Credit Union.

CONGRATULATIONS!!

53rd Annual Meeting 2019

The Staff and the Board of Directors of First Choice Credit Union would like to invite you to attend the 53rd Annual Meeting Celebration. Tickets are now on sale for this year's event.

Cost is 9.00 per person and may be purchased at First Choice Credit Union. The meeting will be held on **Saturday February 15, 2020** at the Eagles Club of Marshfield. Dinner will be at 6:00 pm with the meeting to follow at 7:00 pm. Entertainment will also be provided.

Sign up for *FREE* Online and Mobile banking today!

AVOIDING SCAMS

We want to make you aware that fraud schemes and scams are on the rise again. Please be very cautious about who you are talking to on the phone or online. I know I had mentioned some of these types of activities earlier in the year, but we've had a recent increase in attempted fraud activity. Online dating sites are a newer type of place where people get scammed. Do not get coerced into sending money or sharing information with anyone you meet online and be sure to talk to a trusted friend or family member. It may be best to not get involved. Many times there is fraud and possibly money laundering involved. As we always say, if it seems too good to be true it probably is. If you have any questions, please stop in or call us at (715)-387-8405.

IMPORTANT TAX INFORMATION

Did you know that if you received \$9.99 or less in dividends on your account you won't receive a 1099 for your taxes? That's because the IRS doesn't require us to send out a 1099 to members who earned \$9.99 or less. Only members who have loans secured by a Mobile Home or Real Estate will receive a 1098. Your interest paid year to date will be located on the first page of this December statement, so please keep this statement until you receive your 1098 or 1099. We will be mailing them out to you by January 31st 2018.

A NOTE FROM THE PRESIDENT'S DESK

By the time you receive this, we will have turned the calendar from 2019 to 2020. Before we move into a new year, I'd like to reflect on the year that has just concluded. There were many positive changes that took place within your credit union. The Board of Directors and officers met in early February and charted a course of numerous improvements to be undertaken in the year ahead. We've accomplished many things, including updating the website, we've renovated the lobby and offices of the credit union, and refurbished the signage, inside and out. We hope you like the improvements that were completed to help us grow into the future.

I sincerely hope 2019 was a fantastic year for you, your family, and your friends. As we look ahead to 2020, my wish is that we are able to help each and every one of our members improve their future. Whether that is through a loan for a nicer vehicle, or us working together to help clean up past credit issues, or helping you set up a savings plan for an emergency fund, we are here to help. Call or stop in and we can discuss your goals and lay the groundwork to make it happen. From our family at First Choice Credit Union to your family, Happy New Year.

Rob Schulz
President



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