



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



WWW.FIRSTCHOICECREDITUNION.COM

DECEMBER 2020

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 \$144.00 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
Paxton Rasmussen 2nd Place
Brianna Tomkowiak 3rd Place

5-7 Years

Emma McCann 1st Place
Cassandra Tomkowiak 2nd Place
Hunter McCann 3rd Place

8-11 Years

Hadley Nelson 1st Place
Alexis Wiesman 2nd Place
Nathan Schneider 3rd Place

12 Years and Up

Emily Harrison 1st Place
Camryn Nelson 2nd Place
Kristin Zdun 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!!

54th ANNUAL MEETING ANNOUNCEMENT

Our 54th Annual Meeting will be organized like none we have previously held. I guess "change" is the new normal. Due to COVID-19 concerns our Annual Meeting will still be held on February 20th, 2021, but we will **not** be holding it at the Eagles Club this year. We will be offering options for our members to attend "virtually". The meeting will start at 2:00 PM. Please watch our website, Facebook page, and your January 31, 2021 monthly statement for details on how you can participate in this event. We hope this is the only time we need to hold our meeting in this type of format and we can get back to our normal meeting including the meal, program, and entertainment as we have had in the past.

Thank you for your understanding.

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

AVOIDING SCAMS

We want to remind our members to be on the lookout for several scams that we have heard about recently. We heard from a member that they received a call, supposedly from Medicare, and she was told they needed to verify all of her information because they are switching to all “chip” cards. They verified her name and address, but then asked for her Social Security number, and that is when she hung up the phone. NEVER give out your personal information, especially your Social Security number, over the phone.

There also appears to be a new round of stimulus checks coming out and there were many scams circulating around the first benefits that came out earlier this year. Be on the lookout for these. As always, if it seems too good to be true, it usually is. If you have questions, please give us a call 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 2021.

A NOTE FROM THE PRESIDENT'S DESK

It seems strange to think that at this time last year, hardly any of us had heard of COVID-19, coronavirus, or knew what a stimulus check was. We did not know who Dr. Anthony Fauci was, and most of us had never worn a mask over our mouth and nose while in a store or while at work. I offer my condolences to those of you who lost loved ones or know people who struggled as they dealt with this virus.

Maybe there is a silver lining to all of this. What we once took for granted, has now become like the pot of gold at the end of the rainbow. We have been missing out on the simple pleasures of life, like seeing friends and family, going to a Packers game, or being able to stop at one of Marshfield's local establishments and have a Friday night fish fry and a cold beverage with our spouse. As we all look back on this in the future, my hope is that we remember to appreciate the little things that we all have, and to celebrate each and every day. Tell those who you love how you feel. May we all have a healthy and Happy New Year in 2021.

Sincerely, Rob Schulz



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