



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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DECEMBER 2021

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.

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 Cathy 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.

BRIGHT BEGINNINGS

This account for children ages birth to 18 years, keeps growing each year. This year we paid out \$283.00 to the kids who brought in their report cards and for birthdays. This account has awesome incentives for our young savers. To find out more, please call (715)-387-8405 or stop in for details.

OUR HALLOWEEN COLORING CONTEST WINNERS

0-4 Years

Brianna Tomkowiak -- 1st Place
Sawyer McCann -- 2nd Place
Paxton Rasmussen -- 3rd Place

5-7 Years

Kara Schneider -- 1st Place
Ryan Feit -- 2nd Place
Paisley Rasmussen -- 3rd Place

8-11 Years

Cassandra Tomkowiak -- 1st Place
Carson Feit -- 2nd Place
Hadley Nelson -- 3rd Place

12 Years and Up

Landon Schneider -- 1st Place
Jenny Schneider -- 2nd Place
Jane Koopman -- 3rd Place

55th ANNUAL MEETING ANNOUNCEMENT

Our 55th Annual Meeting will be held at the Eagles Club in Marshfield, WI on Saturday, February 26, 2022. Due to COVID-19 concerns our Annual Meeting will be starting at 11 AM, tables will be set up to allow for Social Distancing, and we will hold a full Annual Meeting, with all of the reports and elections of Board members. Upon the completion of the meeting each member attending will receive a "To go lunch" consisting of a bowl of soup, a sandwich and chips. The cost of the meal is covered by the credit union. We do need you to sign up in advance if you plan to attend. Please call us at (715)-387-8405 to sign up for the meeting.

Please watch our website, FaceBook page, and the January 31, 2022 monthly statement for details on this event. Thank you for your understanding. We hope to see you there.

SIGN UP FOR *FREE* ONLINE AND MOBILE BANKING TODAY!

AVOIDING SCAMS

This seems to be an ongoing story as we continue to remind our members about scams we have seen and the importance of guarding their personal information closely. Just the other night, my wife received a text message saying that her application for Unemployment Insurance required her to click on a link on her phone so she could complete the application. She is not unemployed, and she did not click on the link. After doing some research on this scam, it appears that Wisconsinites have been targeted heavily with this scam and warned people to be sure to not click on the link. They also reminded people that Unemployment will never contact you by text message.

Never give out your personal information, such as your Social Security number, your account information, or agree to buy and ship gift cards. If you have questions, please call us at (715)-387-8405. We are here to help you.

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 31, 2022.



A NOTE FROM THE PRESIDENT'S DESK

I hope that as each of you reads this message, that you and your loved ones are safe and healthy. The past few years have been interesting, to say the least. All of us have made substantial changes to our day to day lives, and the pandemic continues. Who would have thought that nearly 2 years after we first heard of COVID-19, we would still be dealing with it? My wish for the year is that this ends very soon and we can get back to what we used to consider our normal lives.

We appreciate each of you being a member of First Choice Credit Union. We have a new Winter Loan Special starting January 1, 2022. Visit our website at firstchoicecreditunion.com for details and to apply online. If you need money to get you through a tough time, or you want to consolidate some bills, or you want to take a needed vacation, please call us at (715)-387-8405 or apply online. Our car loan rates are also very attractive at this time, so let us know if we can help with the financing of your new vehicle. Have a Happy New Year and we look forward to seeing you in 2022

— Rob Schulz



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