



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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DECEMBER 2022

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 about 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 \$240.50 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 2022

0-4 Years

Daxton Cook -- 1st Place
Drew Skaya -- 2nd Place
Sawyer McCann -- 3rd Place

5-7 Years

Camden Cook -- 1st Place
Annebelle Tomkowiak -- 2nd Place
Paisley Rasmussen -- 3rd Place

8-11 Years

Nathan Schneider -- 1st Place
Cassandra Tomkowiak -- 2nd Place
Kara Schneider -- 3rd Place

12 Years and Up

Landon Schneider -- 1st Place
Myley Sazama -- 2nd Place

56th ANNUAL MEETING ANNOUNCEMENT

The 56th Annual Meeting of First Choice Credit Union will be held at the Eagles Club in Marshfield, WI on Saturday, February 18, 2023. A meal of chicken, beef tips, and all the trimmings will be served starting at noon. The Annual Meeting will follow at approximately 1 PM. This will be a full Annual Meeting, with all of the reports and elections of Board members.

Upon the completion of the meeting, we will be having entertainment, so we look forward to seeing you there.

The cost of the meal is \$9.00. We do need you to sign up and pay in advance if you plan to attend.

Please call us at (715)-387-8405 or stop at the credit union to sign up for the meeting.

Please watch our website, FaceBook page, and the January 31, 2023 monthly statement for details.

We hope to see you there.

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.

We recently had another member who was coerced to try to wire a large sum of money to a lady he met online. They had never met, but she was going to move up here. We've seen this before and it is a scam. As we discussed it, he said he was uncomfortable with this and was glad we had questioned the transaction.

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, 2023.

GAMBLING PROBLEMS?

The Wisconsin Council on Problem Gambling provides gambling disorder education, awareness and resources. The hotline is available 24 / 7 for you to call 800-GAMBLE-5 or 800-426-2535.

If you need help, please call.

A NOTE FROM THE PRESIDENT'S DESK

Each Christmas season, as I get older, I get a little nostalgic, and I cherish my childhood Christmas memories more and more. Growing up on a pig farm south of Spencer, we did not have a lot of money, but I don't think we were different from most of the families at that time. My mom always made sure that my 5 siblings and I had amazing cookies and candies to eat, and the tree was always trimmed carefully with colored lights and tinsel. Dad made sure that even on Christmas morning, the pigs were fed first. With my Dad, work always came first. We then came in from the barn, washed up and then opened presents. Somehow, "Santa" always came through with some great gifts for all of us. My wish is that everyone is able to spend the holiday with family and friends and you can create special memories of your own. I know that by the time you read this, Christmas and New Years will be over. However, I want to thank you for being a member of First Choice Credit Union. We are here to help you, so please reach out to us if you need a different car, you need to make some home repairs, or want to take a vacation.

Have a Happy and healthy New Year and we look forward to seeing you in 2023.

--Rob Schulz

