



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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DECEMBER 2023

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 \$297.50 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.

IMPORTANT TAX INFORMATION

If you received dividends of \$9.99 or less on your account, you will not be receiving a 1099 for your taxes. That is because the IRS does not require us to send out a 1099 to members who earn \$9.99 or less in dividends. Only members with loans secured by a mobile home or Real Estate will receive a 1098 form. Your interest paid for 2023, will be located on the first page of the December 31, 2023 statement. Please keep this statement until you receive your 1099 or 1098. We will be mailing them out to you by January 31, 2024.

57th ANNUAL MEETING ANNOUNCEMENT

The 57th Annual Meeting of First Choice Credit Union will be held at the Eagles Club in Marshfield, WI on Saturday, February 17, 2024. A meal of chicken, beef tips, and all the trimmings will be served **starting at 12 PM (noon)**. The Annual Meeting will follow at approximately 12:30 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 \$10.00. 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, 2024 monthly statement for details.

We hope to see you there.

HOW TO IDENTIFY A PHISHING ATTACK

What is a phishing attack? It is a fraudulent solicitation attempting to acquire sensitive data, like your credit union account numbers, passwords, or other personal information through emails or websites.

Here are **10 Tips to identify a phishing attack** through email:

1. Don't trust the display name. Always check the email address of where the email came from.
 2. Look, but don't click! Hover over links. If the link address looks weird, do not click!
 3. Check for spelling mistakes, or poor grammar.
 4. Analyze the salutation. Is the subject line vague, such as...to a 'valued customer'?
 5. Do not give up personal information or send personal information through an email.
 6. Beware of urgent or threatening language in the subject line. Urgency or fear is a common tactic.
 7. Review the signature. Lack of identifying information from the sender or company, and / or contact information is missing.
 8. Do not click on attachments. Malicious attachments may contain viruses and malware. Don't open any attachments you were not expecting.
 9. Do not trust the header from email address. Fraudsters use logos or brand names to try to look legit. Be cautious!
 10. Do not believe everything you see. If it looks even remotely suspicious, don't open it.
- ThreatAdvice 2022 (<https://www.threatadvice.com>)

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

I sincerely hope 2023 was a fantastic year for you, your family, and your friends. As we look ahead to 2024, my wish is that we are able to help all of our members improve their future. This could be for a loan for a newer vehicle, or helping you put a few dollars away each paycheck to boost your savings account. Call or stop in and we will be happy to talk with you and see how we can help. From our family at First Choice Credit Union to your family, Happy New Year.

Rob Schulz
President

