



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 Amanda in Bookkeeping at (715) 387-8405 to ensure that you are using the correct account number.**

BRIGHT BEGINNINGS

This account for children ages birth to 18 years, keeps growing each year. This year we paid out \$288.50 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 2025, will be located on the first page of the December 31, 2025 statement. Please keep this statement until you receive your 1099 or 1098. These will be mailed out to you by January 31, 2026.

59th ANNUAL MEETING ANNOUNCEMENT

The 59th Annual Meeting of First Choice Credit Union will be held at the Eagles Club in Marshfield, WI on **Saturday, February 21st, 2026**. A meal of chicken, beef tips, and side dishes, will be served starting at **12 PM (noon)**. The cost of the meal is **\$10.00**. The Annual Meeting will follow at approximately **12:30 PM**. This will be a full Annual Meeting, with all the reports, and elections of Board Members.

****You do not need to purchase a ticket, or attend the meal, if you only want to come to the Annual Meeting!**

Upon completion of the meeting, we will be having entertainment, so we look forward to seeing you at the meeting. We do need you to sign up in advance if you plan to attend. **Please call (715)-387-8405 or stop at First Choice CU to sign up for the meeting.**

Please watch our website, Facebook page, and the January 31, 2026 monthly statement for details.

We hope to see you there.

PROTECTING YOURSELF FROM SCAMS

I hope all of you have had a healthy, successful, and scam free 2025. The “bad guys” are getting better at what they do, and seem to be coming up with new ways to try to get you to give them your financial information, so they can get the money you have worked hard to save. In a Fraud Prevention seminar I attended this year, I received some very good information that I have been given permission to share with our members.

Is someone pressuring you into making a transaction, under the premise that you need to send money to receive a prize, to solve a problem, or to make an investment? Are these funds being sent to someone you only know through online activities? Or, is this a person you have never met in person before, or if you have, it was only once or twice? Are they telling you to not tell anyone about this transaction, including any family members or credit union employees? Are they using the old scam about needing to send money to get a family member out of jail? Are they taking a newer approach and asking you to pay them with cryptocurrency, or offering to help you set up a digital wallet? Or, are they asking you to physically mail them cash, or buy and send gift cards?

If any of these situations arise, and you can answer “Yes” to these questions, there is a good chance this is a scam. Please **SLOW DOWN...THINK TWICE**...call a trusted family member or the credit union before you make any rash decisions or take actions you will regret later. No business, government entity, or organization will ask you to pay with gift cards. We are here to help, so please be cautious and slow down and think twice.

NIGHT DEPOSIT INFORMATION

We are asking our members to help strengthen our security when making deposits through our Night Deposit. When you put an envelope in the night drop, please make sure your name and account number (if you know it) are written on there. If you are depositing any cash, please write the amount on the envelope also. Finally, please put instructions on the envelope as to where it should be applied. (loan payment, savings, checking, etc.)

Thank you for helping us provide you with a safe and secure experience.

A NOTE FROM THE PRESIDENT'S DESK

By the time you read this message, we will have turned the calendar from 2025 to 2026. The past year has been a very strong one for First Choice Credit Union. We had been blessed for several years of hardly any employee turnover, but 2025 was different. Steve Schmidt retired in March, and I want to acknowledge his 6 years of work with us. He is missed, but we promoted Connie Langfoss from teller to lender and she has done a great job for us. We now are fully staffed on the teller line, and look forward to a successful year with some new employees. We hope you will stop in and say hello.

For the past few years, I have enjoyed the holidays more than ever. My wife and I have been blessed with 4 beautiful grandchildren. To watch them experience the magic of the season is the best! I love seeing their eyes light up when they sit on Santa's lap and tell him their Christmas wishes, and hearing their laughter as they watch “Home Alone” for the first time. This brings a smile to my face and a tear to my eye. We also cherish helping them discover the true meaning of Christmas, while holding a candle as the whole congregation sings “Silent Night” in a darkened church. These are truly special moments! May you and your family have many of these in the New Year and beyond.

Rob Schulz
President

