

# 2016

## HAPPY NEW YEAR

# LeRoy Federal Credit Union



▶ LOG ONTO [lovemycreditunion.org](http://lovemycreditunion.org) AND CLICK ON INVEST IN AMERICA CREDIT UNION MEMBER REWARDS- SAVE WITH GM, SPRINT AND SHOPAMERICA!



▶ PAY FOR COLLEGE THE SMART WAY! VISIT OUR WEBSITE AND CHECK OUT OUR SALLIE MAE LINK!



▶ FIND YOUR NEXT VEHICLE AT ENTERPRISE! CALL 1-866-227-7273 OR VISIT [CUAUTODEALS.COM](http://CUAUTODEALS.COM) FOR SELECTION, PRICING AND DETAILS

“OWNED BY YOU, WORKING FOR YOU.”

*For over 50 years Le Roy Federal Credit Union has been serving our members, bringing them a hometown feel with welcoming customer service and feeling like you have control over your finances!*

- Winter
- January
- 2016

### Keep Your Year-End Statement for Tax Time

Would you like to get a jump start on filing your 2015 taxes? Your year-end statement contains important dividend information that you may need for tax purposes. Make sure to keep your year-end statement and any other records in a safe place or sign up for e-Statements to retrieve them online! It is fast and easy!

- 1099 forms are only sent out if your savings (Share) interest income is **\$10.00 or more**
- 1098 forms are only sent out for real estate loans with interest of **\$600.00 or more**

You will find your interest paid for 2015 on December's 2015 statement for tax reporting if you do not receive a 1098.

\* Tax return checks with the names of both parties (filed jointly) will need to be deposited into a Joint Account.

\* If you want your tax return to be directly deposited into your account, you'll need to provide your **account #** and our **routing #** when filing.

**Routing # 222381183**

### Protect Yourself from Fraud

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.

A few ways to help avoid such situations would be to know who it is that you're dealing with and to never agree to deposit a check and wire money back to the sender. Also, keep an eye on your bank statements to make sure all transactions were yours.

For more information, go to the Federal Trade Commission's website: [www.ftc.gov](http://www.ftc.gov)



## New Debit Chip Cards

Beginning in **April**, all of our members will be receiving a new MasterCard debit card with the EMV chip.

EMV is an acronym for its developers – Europay, MasterCard, and Visa. Chipped cards are now being used in over 80 countries and is the world's standard for exchanging data between chip-based payment cards and point of sale terminals.

The EMV chip offers advanced security in-store and at ATMs, making each transaction unique. The card is more difficult to counterfeit or copy and utilizes a one-time code for each use that cannot be used again.



Be sure to be looking for your new card!



## Year End Celebration!

Because of our amazing members, LeRoy Federal Credit Union has had another successful year! We'd like to thank you with a **.25%** bonus Share/Savings year-end dividend!

### TurboTax Savings

Credit union members can save up to \$15 on TurboTax online federal products; \$5 off the federal deluxe edition, \$10 off the federal premier edition, and \$15 off the federal home and business edition!

Some members can also file for \$0! Restrictions do apply.

Log onto

[www.lovemycreditunion.org](http://www.lovemycreditunion.org)

for more information!

### Address & Phone Numbers



Please be sure that we have your current address and phone number on file so that your mail doesn't get returned to us and we can reach you if we need to!



## Important Dates to Remember

Monday, January 18<sup>th</sup> – Closed for Martin Luther King Jr. Day

Monday, February 15<sup>th</sup> – Closed for President's Day

Friday, March 25<sup>th</sup> – Closing at 1 p.m. in observance of Good Friday