

# LeRoy Federal Credit Union



HAPPY NEW YEAR!

4<sup>th</sup> Quarter 2018



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



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

“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!*

## Account Verification

LeRoy FCU is required to send year-end statements every other year to each member so that the Supervisory Committee may verify records.

Please compare the balance on your year-end statement to your records. If they do not agree, please report any differences immediately to:

LeRoy Federal Credit Union  
Supervisory Committee  
PO Box 381  
LeRoy, NY 14482

## Keep your Year-End Statement for Tax Time

Would you like to get a jump start on filing your 2018 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 eStatements 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 2018 on December's 2018 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**



## Supervisory Committee Volunteers Wanted!

Could you spare some time to volunteer on our supervisory committee? There's no special expertise required, except being our member! You must also be approved by the Board of Directors.

The Supervisory Committee is responsible to ensure proper procedures are followed at the Credit Union. You'd come once a month to perform various audits during our business hours and report to the board. No experience is necessary, as you'd be instructed on how to do the audits.

Volunteering is a great way to spend some free time, or looks great on a resume or when trying to advance in a career. It's a rewarding experience that is very helpful to us! Call today if you'd like to volunteer!

Bring your

**NEW YEAR**

in with a

January  
only!

**BOOM!**

Hurry

in!

Get an additional **.50%**

our already low rates on new, used or refinanced vehicle loans!



**Now Offering**

...Youth checking accounts with a  
MasterCard debit card!

Call or stop in today for details!

We'd like to  
thank the  
New York Credit Union Foundation for their grant to help us update  
our website!



**Year End Dividend**

As a thank you to our members for another great year, we've declared the year-end dividend to be  
**.15%** apy on all Share/Savings accounts!



**Important Dates to Remember**

Tuesday, January 1<sup>st</sup> ~ Closed in observance of  
New Year's Day

Monday, January 21<sup>st</sup> ~ Closed for Martin Luther King, Jr. Day

Monday, February 18<sup>th</sup> ~ Closed for Presidents' Day