

JANUARY NEWSLETTER

United Credit Union

JANUARY 2017

VOLUNTEERS

WE APPRECIATE YOU!!!

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Lost or Stolen Debit Card Call

1-800-528-2273

Office Hours- Monday through Friday 9:00 am to 4:00 pm

Drive-up opens at 8:00am

www.unitedcunesscity.org

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

Tax Tips

April 15 falls on a Saturday in 2017, so you'll have until Monday, April 17 to file your 2016 taxes. But even though you have two extra days, there's no time like the present to get organized. Here are some tips to get started; see your tax advisor for details.

* If you itemize your deductions, you can claim donations to charity. See IRS Publication 526 for detailed information on charitable contributions. Clear up the clutter in the closet or basement and donate your items that are in good condition. IRS Publication 561 has information on allowable deductions for property.

* Open or add to your Individual Retirement Account; you can make your 2016 contribution up until April 17, 2017, but the earlier you do so, the more interest you will earn.

* If you've had a significant life event in 2016, for example as a first-time homeowner, a birth, change in marital status, retirement or other major change, it may have a tax impact. Visit irs.gov for a list of helpful resources.

Remember, the IRS does not use unsolicited text messages, email, or social media to discuss your personal tax information. If you get an unsolicited email that appears to be from the IRS, forward it to phishing@irs.gov.

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Put High Payments In The Rear View Mirror

Whether you need new wheels or are still cruising along in your current vehicle, be sure you see the credit union about financing. With a loan from the credit union, you can put high payments in the rear view mirror.

If you're in the market for a vehicle - whether it's new or just new to you - stop by the credit union for a pre-approved loan. A pre-approved loan will put you in the catbird seat when it comes to shopping for the wheels that best fit your needs because you can shop like a cash buyer. The special rate financing at the dealer may seem as though it can't be beat. But remember those low rates usually apply only to certain makes and models - often the slow-moving versions on the lot.

If you already have a vehicle loan from elsewhere, we think you deserve a second chance. Contact the credit union and tell us about your current rate and terms. If we can give you a better deal, we will.

the LAST Word

I don't believe in animal testing because they get nervous and say the wrong answer.

Happy New Year!

As 2017 is getting underway I wanted to provide a couple updates on our credit card program.

2017 Promotions

Balance Transfer

- Our first balance transfer promotion of the year will start on 02/01/2017. It will be **3.99% for 12 months** and will again have **no balance transfer fee**. The campaign is open to both new and existing cardholders and will run through 04/30/2017. Our theme this year is "out with the leftovers"

Rewards

- We also have a rewards promotion running through the end of March. Elite cardholders will earn double points at restaurants and coffee shops during the 1st quarter. 2nd quarter will be Home Improvement Stores and Wholesale Clubs. We are going to continue running these promotional offerings to drive cardholder usage on our cards.

