

Financial 1st **CREDIT UNION NEWS** Financial1fcu.org

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WINTER 2018

Monday-Wednesday 9am to 4 pm

Thursday-Friday 9am to 4:30 pm

Tax Time

File your taxes the smarter way

and save on TurboTax!

Financial 1st FCU members can save \$5 off the TurboTax® federal Deluxe edition. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

Contact the credit union for your specific direct deposit information.

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are five seven one eight registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

Annual Meeting

Keep an eye open for Information on the upcoming **40th** Annual Meeting. We will be posting new information and dates on the website, Facebook and Twitter. If you are interested in attending the one five zero seven meeting in March please contact us.

Let us help with holiday bills....

Apply today for the Holiday loan special of \$1500 at 7% for 12 months or \$2500 at 7.5% for 18 months. With these low interest rates you can pay off your holiday shopping or just get a jump start on the new years' bills. Contact the credit union for details or apply online at financial1fcu.org and go to the loan tab.

Coming Soon.....

Home equity loans.
Watch our website, Facebook, and twitter pages for more information.

New Employee

We would like to welcome the newest member to our team, Bethany, who will be our new loan/collection officer.

Did you know....

That your family members can join the credit union. Anyone who works for Bimbo Bakeries, who works for, goes to school, or is an alumni of Williamsport Area School District can join. Anyone who works, attends school, worship, or volunteers in our underserved area can join. Contact us for more information .




Dividends

The Board of Directors have approved the following dividend rates for the 4th quarter.

- Shares - 0.05% APY
(on balances of \$100.00 or more)
- Vacation Club - 0.05% APY
- Christmas Club - 0.05% APY
- Share Drafts - None

MEMBER FYI

- Any member who has earned \$10.00 or more in interest will be receiving a 1099 form by January 31st.
- Board of Directors are looking for members to help serve on the credit union's board. Meetings are held once a month and we are looking for members to help move the credit union forward .
-  lovemycreditunion.org

This website offers great discounts to credit union members on products and services from many different providers. Check it out!

Board of Directors

Chairman.....	Richard Strous
Vice Chairman.....	Al Dougherty
Secretary.....	Melissa Barber
Treasurer.....	Lisa Vistad
Directors.....	Dan Colton Susan Kibler
	Supervisory Committee
Chairperson.....	Tyrone Cox
Member.....	Richard Strous
Office Staff	
CEO.....	Rebecca Cortright
Loan Officer.....	Bethany Hoover
Member Services.....	Ruth Sennett
Student Intern.....	Sawyer Scott

Giving Back...

We would like to thank the membership for all the donations we have received throughout the year for local non-profit organizations. We helped with Toys for Tots, Central PA Food Bank, PA Wounded Warriors and Grandpa's Angels Relay for Life. This coming year, we are looking to give more!

Youth Education

In November, the credit union hosted a Financial Reality Fair at the Williamsport Area High School with the help of area credit unions and Pennsylvania Credit Union Assoc. We had approximately 180 ninth grade students that had to plan their futures. They picked a career, secured housing, transportation, furniture, food and insurances. They also had to set money aside for entertainment, cell phones and savings. At the end, they took their choices to a financial counselor to see if they were able to support the lifestyle they wanted or if they would have to obtain a part time job. The students realized the stresses of living on a budget and maintaining finances.

DON'T FORGET TO LOOK FOR YOUR LUCKY NUMBERS IN THIS ISSUE!



Upcoming Holiday Schedule CLOSED

Monday, January 15....Martin Luther King Day
Monday, February 19.....Presidents Day
Friday, March 30...Good Friday closing at 1:00 p.m.

Please remember that even though the credit union office is closed for these holidays, ATMs are available 24 hours-a-day for your convenience. If you don't already have a Visa debit card, call or stop by the office for details four seven two four and an application. Surcharge-free locations include all Sheetz , any Allpoint ATM or log onto **cudollar.org or allpointnetwork.com** to find other locations near you!