



2306 N. Main St., Hutchinson, KS 67502
620-662-8050

DECEMBER 2011 NEWSLETTER

HAPPY NEW YEAR

Thank you to our volunteers, staff, and members who helped the credit union with various projects during the past year. We value each of our members and thank you for your continued support and loyalty. We wish you a happy and prosperous 2012!

Dividends declared: The board of directors declared dividends payable on December 31, 2011. The share account rate is currently .25% APR and .25% APY.

Holidays: The credit union will be closed:
Monday, January 2, 2012, New Year's Day
Monday, January 16, 2012, Martin Luther King Jr. Day
Monday, February 20, 2012, President's Day

IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of payment.

To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

NEW VEHICLE LOAN RATE SPECIAL

Loan rates as low as 3.75% APR on new 2012 and 2011 vehicles, up to 60 months repayment period. Sign up for automatic payments and get a .25% discount! Call the office for more information. Also, If you find a lower rate, please call us and we may be able to match or beat it!

If you don't have a **Christmas club account**, now would be a great time to start saving for next year.



IMPORTANT TAX INFORMATION

Members will receive 1099's if their account(s) earned more than \$10.00 in dividends. The 1099's will not be mailed with the share statements. The 1099's will be mailed separately. The 1099's are required to be postmarked by Jan. 31st. Therefore, members should receive them by the first week in February, if not sooner.

To report a lost/stolen VISA CREDIT card:
Please call the credit union during business hours
After hours: 1-866-517-5561

To report a lost/stolen VISA DEBIT card:
Please call the credit union during business hours
After hours: 1-800-528-2273

Refer a Friend

Refer a friend to join the credit union ----you and your friend will receive a \$10 bonus. Call the office for details.

**Have a wonderful holiday season !!
From Rosa, Tanya, and Kathy**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.