



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

DECEMBER 2016 NEWSLETTER



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 2017!

Dividends declared: The board of directors declared dividends payable on December 31, 2016. The share account rate is currently .25% APR and .25% APY.

Holidays: The credit union will be closed:
Monday, January 2, 2017 New Year's Day
Monday, January 16, 2017, Martin Luther King Jr. Day
Monday, February 20, 2017, 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 3.00% APR on new 2017 vehicles, up to 60 months repayment period. Please call the office for more information.

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. If you received \$10.00 for referring friends, you will also receive a 1099.

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

We have two repos for sale:

ASKING \$6,000
1999 TAHOE BY THOR IND FIFTH WHEEL
SERIES M-26 RK
VIN #4XTFS2629XC114854

ASKING \$14,000
2008 FORD EXPEDITION
MILEAGE 191,373
VIN#1FMFK20568LA74184

Please call the credit union to make an offer.

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.