



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

## DECEMBER 2019 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 2020!

**Dividends declared:** The board of directors declared dividends payable on December 31, 2019. The share account rate is currently .25% APR and .25% APY.

**Holidays:** The credit union will be closed:  
Wednesday, January 1, 2020 New Year's Day  
Monday, January 20, 2020, Martin Luther King Jr. Day  
Monday, February 17, 2020, President's Day

**(For members who have IRA's at the credit union)**  
**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.

Office Hours: 9 am - 5 pm Mon-Fri  
Drive Up hours: 9 am - 5 pm Mon – Thurs  
9 am - 5:30 pm Fri

**NEW VEHICLE LOAN RATE SPECIAL**  
Loan rates as low as 3.00% APR on new 2020 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. We can set up an internal transfer from checking/share account to your Christmas club account. Call for more information.

**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.**

**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

Have a Wonderful Holiday Season  
from  
Rosa, Tanya, Paige, and Carole!

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.