



## “EYE ON YOUR MONEY”

### LOCAL 41 IBEW FEDERAL CREDIT UNION

3564 California Road, Orchard Park, NY 14127

[www.local41fcu.com](http://www.local41fcu.com)

“Money Talks” 716-667-9171 (automated phone system)

716-662-6133 (phone) ~ 716-662-0160 (fax)

## HAPPY NEW YEAR!

With the ending of 2009 and the beginning of a New Year, the Board of Directors, Management & Staff would like to take this time to thank all of our members for their continued business. Without all of you, we would not be here. We look forward to another year of business with our members and pledge to provide friendly & convenient services, along with offering competitive loan and dividend rates. Please let us know how we can be of assistance to you.



## LOAN SPECIAL

Whether you need money to consolidate some bills, to prepare your home for the cold weather ahead or for a quick winter get away . . . we are here to help!

**Right now, qualified members can borrow up to \$5,000 for up to 36 months with a low rate of 4% APR\***

\* Certain restrictions may apply. Stop in or call the Credit Union for full details. 716-662-6133

## A POINT TO REMEMBER . . .

Deposits or phone transfers made during any given business day are not immediately available for use via your Visa Check card (ATM/Debit).

Our balances are electronically updated twice daily; once at approximately 12 noon & again at approximately 6 pm.

Please check with your member service rep when you make a deposit or phone transfer for an approximate time the funds may be available for use with your Visa check card.

## AUTO & RECREATIONAL VEHICLE LOAN SPECIAL....

**Our special rates for our Auto Loans & Recreational Vehicles will remain in effect until 01/29/2010.** Don't miss out on the opportunity to take advantage of **auto loan rates as low as 4% APR** and **Recreational Vehicle loan rates as low as 5.75% APR.**

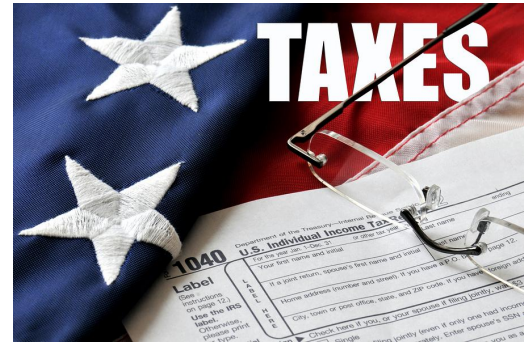
With rates this low, now is the perfect time to buy a new or used vehicle! We also offer GREAT rates for refinanced auto and recreational vehicles. Call or visit the Credit Union for complete details and your own personal loan rate!



## IT'S THAT TIME OF YEAR AGAIN

New Year means we will all have to file our personal income taxes soon. Why not use the Fast, Easy & Safe service offered by the IRS called **IRS DIRECT**?

This service allows the IRS to electronically transmit your tax refund using direct deposit into your account. You can select up to three different financial accounts for the direct deposit of your tax refund. This can include savings, checking, as well as, your IRA account. You get to decide which combination is best for you! If you are only using one account, you can list this on your 1040 tax form. If you wish to split your refund in more than one account, use IRS form 8888. For more information, go to [www.irs.gov](http://www.irs.gov).



Please reference your account statements for your account numbers & use the following format when you list your Local 41 IBEW FCU account(s) on your tax forms for your tax payment or deposit:

**ABA/Routing & Transit # 022 383 598**

Share Savings 1/\_\_\_\_.0 (Only use the digits after the slash and before the decimal. Do not use the preceding "1" or the "0" at the end of your account number.)

Draft Checking **107800**\_\_\_\_\_ (Checking accounts have 14-digits and begin with 107800)

IRA 3/\_\_\_\_.0 or 4/\_\_\_\_.0 (Only use the digits after the slash and before the decimal. Do not use the preceding "3" or "4" or the "0" at the end of the account number.)

**\*\*\* Please feel free to contact the Credit Union in person or by phone to verify that you are providing your account numbers correctly for tax purposes.**

## 2010 ANNUAL MEETING

**WHERE: Local 41 IBEW Union Hall** (next door to the Credit Union)  
3546 California Road, Orchard Park, NY 14127

**WHEN: Wednesday, March 17, 2009 @ 6:10 pm**

There will be **FREE** food, beverages, and desserts, plus **PRIZES & Giveaways.**

**ALL MEMBERS ARE INVITED TO ATTEND!**

Elections will be held for 2 Board and 2 Credit Committee Members. To be eligible to run for a volunteer position, you must be a Credit Union member in good standing, at least 18 years of age and be able to attend the monthly meetings.

If interested in running for election, please contact a member of the nominating committee:

Paul Reed 823-5520 Jeff Schmitz 662-6133

\* All nominations must be received by Wednesday, March 10, 2010.