

Better Banking for Your Life



NEWS EXPRESS



Winter 2017

Tax Forms on the Way

We will soon be mailing tax forms to applicable members. IRS form 1099, for members who earned \$10.00 or more in dividends on credit union share accounts; and IRS form 1098, for members who paid at least \$600.00 in interest on credit union mortgages. Please keep watching for these forms, which will be mailed by January 31, 2017, and save them for your tax preparation. If you feel you should receive one of these forms but don't, please give us a call.

IN THIS WORLD
nothing is certain
but DEATH &
TAXES
~ Benjamin Franklin



Start 2017 Off On The Right Foot

Now that the holidays are over, are you swamped with a pile of credit card bills? Well a new year deserves a fresh start. Select a consolidation program that works for you and you'll be able to pay off those high interest bills.

AFTER CHRISTMAS LOAN – Take advantage of our fixed-rate after Christmas personal loan. It's a perfect way to pay off that department store purchases.

Fixed Rate as low as 2.49% apr
Borrow up to \$2,500.00
Repayment terms up to 18-months

apr = annual percentage rate, limited time offer, not all members will qualify

PERSONAL LOAN – It's a perfect way to consolidate your high-interest debts into one low monthly payment.

Fixed Rate as low as 5.99% apr
Borrow up to \$10,000*
Repayment terms up to 60-months

*amount borrowed based on credit score, not all members will qualify, apr = annual percentage rate

Pathway of Knowledge

Win a \$25.00 share deposit. Circle the correct answers below and mail or drop off to any credit union office to enter our random drawing for a \$25.00 share deposit. Winner will be announced in the next issue of our newsletter.

1. Annual Meeting will be held on:
A. April 11th B. March 11th C. April 10th
2. You can have your tax refund direct deposited into your Al-Gar account:
A. True B. False
3. How much interest must you earn to receive a 1099?
A. \$5.00 B. \$10.00 C. \$1.00

Name _____

Phone Number _____

Last Quarter's Winner: Quentin Rollins of Ridgeley, WV



2017 ANNUAL MEETING



Please join us on Tuesday, April 11, 2017 at our Paca Street Office for our annual meeting of the membership. This year's meeting, including elections to the Board of Directors will begin at 4:00 p.m. All of our members are invited to join us as we review our successes over the past year and share some plans for the future. If you are interested in running for the Board of Director's please submit your letter of interest including a brief biography by March 10, 2017 to Al-Gar Federal Credit Union, 316 Paca Street, Cumberland, MD 21502, Attention, Nominating Committee.

Tax Refund Direct Deposit

If you're expecting a tax refund, be sure to request Direct Deposit. Your money will be deposited in your credit union account, usually within 10 days. Simply complete the direct deposit line on your tax form, and include your account number and our routing number: 252177118

Holiday Closings

January 16, 2017
Martin Luther King, Jr. Day

February 20, 2017
President's Day



316 Paca Street
Cumberland, MD 21502
Phone: 301-722-5446
Toll Free 800-750-1070
Fax: 301-777-3152
24/7 ATM

100 Bishop Murphy Drive
Frostburg, MD 21532
Phone: 301-689-6200
Fax: 301-689-6785
24/7 ATM

www.algarfcu.org



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