



December 2018

Office Closings

-Martin Luther King Day
Monday, January 21, 2019

-Presidents Day
Monday, February 18, 2019

**“It’s Me 247” and “CU Talk”
will be available for your convenience**

“Green” Tip of the Month



Refrigerators and freezers account for 1/6th of a home’s energy use. Old refrigerators use nearly twice as much energy as a new ENERGY STAR refrigerator. By replacing an older refrigerator with one that’s ENERGY STAR rated, you can save more than \$270 over the next five years and reduce your carbon footprint by 3,600 pounds.

Direct Deposit Information for Federal Tax Refunds

To sign up for direct deposit of your federal income tax refund to your account at CIFCU, you will need the following information:

CIFCU’s Routing & Transit (ABA)#
242076643

Your CIFCU account # in a 12-digit format

For 4 digit account numbers:
Savings: 00000(XXXX)000
Checking: 00000(XXXX)010

For 5 digit account numbers:
Savings: 0000(XXXXX)000
Checking: 0000(XXXXX)010



Members Save on TurboTax, the Tax Software That Has You Covered

The tax laws have changed, but TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save on TurboTax** this tax season. **To access the member discount, visit www.cifcu.org and click on the TurboTax link.**

- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for, so you don’t miss a thing.
- **Get a head start on your taxes.** Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you’ll save time and get a jump start on your tax return.
- **Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

(Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.)

CIFCU Tax Information



- Form 1099-INT (interest income) can be found on your December statement. Remember, CIFCU does not report dividends less than \$10.
- Form 1098 (mortgage interest) will be mailed by January 31, 2019. Mortgage interest is also available on your December statement.
- Form 1099-R (IRA distributions) can be found on your December statement.
- Form 5498 (IRA contributions) will be mailed by May 31, 2019.



You are cordially invited to attend CIFCU's Annual Meeting & Election of Officers

When: [Wednesday, March 20, 2019 beginning promptly at 3:00PM](#)

Where: AWBERC/EPA
U.S. Environmental Protection Agency
26 West Martin Luther King Drive
Cincinnati, OH 45220

The CIFCU Board of Directors is responsible for the direction and overall control of the Credit Union. Four positions, each having a two-year term, are to be filled through this election process.

If there are more than four nominees, a separate communication will be provided with their biography information in the very near future.

A list of persons who have been nominated by the Nominating Committee will be posted at each office by February 14, 2019.

You may petition to be included as a nominee by collecting signatures from 20 members of the CIFCU membership along with signed resume and Statement of Eligibility & Consent forms. The completed documentation should be returned to CIFCU, c/o Nominating Committee, 26 West ML King Drive G4, Cincinnati, OH 45220. Nominations by petition may be submitted until the close of business Friday, February 8, 2019.

The Board of Directors election will not be conducted by ballot and nominations will not be received from the floor when there is only one nominee for each available position.

Web Site Addresses

- www.cifcu.org (for online access, to find Shared Branching and no fee ATM locations)
- www.ezcardinfo.com (CIFCU Visa card information)
- www.scorecardrewards.com (CIFCU Visa rewards information)
- www.nadaguides.com (Vehicle Appraisal Guide)
- www.carfax.gov (vehicle history)
- www.epa.gov/greenvehicles
- www.fueleconomy.gov
- www.annualcreditreport.com (FREE annual credit reports)
- www.energystar.gov
- www.consumer.ftc.gov/scam-alerts
- www.IdentityTheft.gov

Where did he get all that swagger?

He just found out about our credit card's **insane** rewards. Apply today for instant swag.



Start 2019 off right with your Free Credit Report!

It's important to check your credit report at least once annually to monitor for signs of identity theft or fraud, as well as check for any errors.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies- Equifax, Experian, and TransUnion- to provide you with a free copy of your credit report, at your request, once every 12 months. You can get your free credit report by visiting annualcreditreport.com, or by calling 1-877-322-8228. If you prefer to mail in your request, you can download the request form at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf> and mail it to the address on the form.

To take full advantage of these free reports, instead of ordering all three at once, order one report from each of the three bureaus every four months. That way you can spread out these freebies and check your report throughout the year.