

-WENDY, PAULA & MEGAN

2019 apcoming closings

MONDAY, JANUARY 21ST - MARTIN LUTHER KING, JR. DAY MONDAY, FEBRUARY 18TH - PRESIDENTS DAY FRIDAY, APRIL 19TH - GOOD FRIDAY MONDAY, MAY 27TH - MEMORIAL DAY

CHECK WWW.FFEFCUORG AND THE OFFICE FOR THE MOST UP TO DATE CLOSING INFORMATION!





your max refund and a chance to

Try TurboTax to get Holiday Hangover?

Got the holiday bill blues? Let us help!







Save up to \$15 on TurboTax

SKIP-A-PAY & SPECIAL LOAN

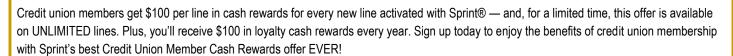


SKIP A QUALIFYING LOAN PAYMENT THIS JANUARY! APPLICATIONS ARE AVAILABLE ONLINE AND IN THE CU OFFICE. CALL FOR MORE DETAILS TODAY! *RESTRICTIONS APPLY*

\$3,000 as low as 3.25% for 18 months UNTIL JANUARY 31ST *RESTRICTIONS APPLY*



Here's something more to love: Get \$100 in cash rewards on UNLIMITED lines



- 1. Add a line to your new or existing Sprint account and mention you're a credit union member.
- 2. Register at LoveMyCreditUnion.org/Paul
- 3. Cash rewards will be directly deposited into your credit union account within six to eight weeks. Already a Sprint customer? Register now to receive a \$100 loyalty cash reward every year starting one year after registration. Get Cash Rewards Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Paul to learn more!

Dividends declared for the period of

October 1, 2018 to December 31, 2018

	<u>Rate</u>	Annual Percentage <u>Yield</u>
Regular Share (\$200 Minimum)	.10%	.10%
Club Accounts (\$200 Minimum)	.10%	.10%
Christmas Club (\$200 Minimum)	.05%	.05%
IRA Accumulation	.20%	.20%

12, 24, 30, 36, and 60 month share and IRA certificates are available.

Please call the office for current rates.

Important Tax Information

IRS Direct is a direct deposit service from the IRS and your credit union. Working with us, the IRS will transmit your tax refund directly to your account! Direct deposit is quick, safe, and easy. Include your credit union routing number (243385142) and your account information directly on your 1040 form in the section labeled "refund."

Call the Credit Union with any questions you may have!