



Fayette Federal Employees FCU

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724.438.3070

WWW.FFEFCU.ORG

At the beginning of another year, we gratefully pause to say thank you for your valued business. You are the reason why we are here and the reason why we are successful. We hope that in 2020, you will continue to come back and let us serve your needs.

In return, we will continue to give you the prompt, friendly, personal service you have come to expect from us. Thank you and best wishes for a happy new year!

- The CU Girls

Wendy, Paula, & Megan

Upcoming 2020 Closings

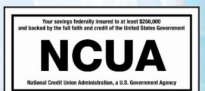
MONDAY, JANUARY 20TH - MARTIN LUTHER KING, JR. DAY

MONDAY, FEBRUARY 17TH - PRESIDENT'S DAY

FRIDAY, APRIL 10TH - GOOD FRIDAY

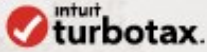
MONDAY, MAY 25TH - MEMORIAL DAY

Visit us online at ffefcu.org for the most up to date news and closings!



Try TurboTax® to get your **max refund** and a chance to win \$25K

Start for Free



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BONUS

Your eyes aren't deceiving you - BONUS DIVIDENDS were posted to your Share Account on 12/31/19!

Attention Members with IRA Accounts

The fair market value information as recorded on your December statement is being furnished to the Internal Revenue Service.

Please be aware that you have until **April 15, 2020** to make deposits to your IRA for the year of 2019.

Maximum deposit amounts are:

- Coverdell IRA - \$2,000*
- Members Under 50 - \$6,000*
- Members over 50 - \$7,000*

IT'S A SCAM!

Do your bills keep piling up? Interest rates outrageous? Debt Consolidation and Relief companies sound like the perfect answer, right?- WRONG

We've recently encountered many members going through this exact scenario! The "perfect answer" is too good to be true! Debt relief companies promise you easy payments. What these companies do not tell you, however, is that they are ruining your credit in the meantime. Relief companies accept your payments with the promise to pay your creditors. The problem is, they don't pay. They hold onto your funds until you're so far behind on your bills that the creditors will settle. The result? Your credit is ruined!

If you are having a hard time paying your bills - call US first. We're here to help.

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



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year. Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

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, 2019 to December 31, 2019

	<u>Rate</u>	<u>Annual Percentage 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!