

IN THIS EDITION: Important Tax Season & Account Number Formatting Reminders, Online Car Shopping, eServices For Managing Your Money, Photo Contest, Community Involvement, Upcoming Events

This is a reminder that 1st CCU electronically delivers 1099 and 1098 Tax Forms to members who are enrolled in eStatements

- An eTax Form is an electronic version of the 1099-INT or 1098 Form. Tax forms are sent out if you've earned \$10 or more in dividends or paid \$600 or more in mortgage interest. You won't get an eTax Form if neither of those apply to you.
- Email notification will be sent when eTax Forms are ready to view. *(Tax forms for members not enrolled in eStatements will be mailed by January 31st)*
- When you receive your tax forms, review them to verify that the information is correct *(spelling of name, SS or Tax ID number)* and contact 1st CCU to request a correction if necessary.
- **To view, download, or print your eTax Form follow these steps:**
 - 1. Watch for the email notification**
 - 2. Log into Online Banking** *(if you have multiple accounts, log into each individual account separately to retrieve any applicable tax forms for that account)*
 - 3. Once logged in, click on the eStatement Tab, then the eTax tab**
 - 4. Click on the date to view, save or print the tax form**



eTAX FREQUENTLY ASKED QUESTIONS

When will eTax Forms be available for viewing in Online Banking? We aren't able to provide an exact date but we anticipate the forms will be available the second or third week of January. Tax forms for members who aren't enrolled in eStatements will be sent out by January 31st. If you are enrolled in eStatements you will receive your eTax Forms sooner.

What if something isn't correct on my eTax Form? Verification of the information, including name spelling and Social Security or Tax Identification Number is very important on all documents you receive for tax purposes. Any discrepancies should be reported to the Credit Union right away so it can be corrected.

What if I received the notification email and logged into Online Banking but there are no documents to view in the eStatement tab? You may be logged into the wrong account if you have multiple accounts at 1st Community Credit Union, especially if you have more than one account set up for cross-account viewing within Online banking. Log out of the account and log into your other account and click on eStatement, then eTax to view the eTax Form.

What if I no longer want to receive my eTax Forms electronically? You can switch back to paper delivery of all statements, notices and tax forms at any time by changing the setting in Online Banking. Click on the Services tab, select eStatement Enrollment, and read and follow the directions for returning to paper statements.

Can I unenroll from eTax Forms but still be enrolled in eStatements? No, the enrollment for eStatements encompasses eStatements, eTax Forms, and eNotices (maturity notices, balloon notices, etc). They cannot be separated.

Can I have the eTax Form email notification sent to a different email address? Sorry, we can only send to one email address. Contact 1st CCU if you need to change the email address for all your notification emails or change it in Online Banking by clicking on Settings.

1st CCU Is Happy To Provide You With Your Account Number For Authorizing Direct Deposit Of Your Tax Refund

Direct Deposit is a convenient way to receive your tax refund. Please remember that when setting up any direct deposit it is CRITICAL that you give your account number using the correct format. An incorrect account number format may cause your deposit to be delayed or returned. Please feel free to contact 1st Community Credit Union for assistance - we are happy to provide you with your account number to insure that you are using the correct format. If you have been ordering checks for your checking account through 1st Community Credit Union you can find the routing number and your correctly-formatted account number on the bottom of your checks. If you have ordered checks from an outside company, or if the funds are going to your Savings account, you may want to contact 1st CCU to confirm your account number prior to setting up the Direct Deposit.

Feel free to call 888-706-1228 during business hours for assistance.

When setting up a direct deposit you will also need 1st CCU's routing number, which is 275981909.

Find your next new or used vehicle from the comfort of your home with 1st CCU's

AutoSMART Resource Website



Time for a new or used vehicle? 1st Community Credit Union's AutoSMART website can help you find the vehicle that fits your needs and your budget...all from the comfort of your home!

AutoSMART is an online resource that offers valuable research tools and resources to help you make more informed decisions the next time you're considering a vehicle purchase. Get affordable 1st CCU financing rates and make your car-buying experience a dream come! To utilize the AutoSMART website, visit 1stccu.com and select Resources/Auto Buying Resource Center, then select Proceed in the notification box to be directed to the AutoSMART site.

- Click the **SEARCH** option, enter your zip code, then select your desired vehicle make and model and the AutoSMART website will show you a list of all those vehicles for sale at participating dealerships in your area. The site functionality makes it easy to filter the list by price range, vehicle year, maximum mileage and more.
- Click the **BUILD** option and select your desired vehicle make and model to customize your dream vehicle! Select trim, style, color, and other options. Based on your selections the system is designed to show you if a vehicle with some of your option choices is available at a dealership near you.
- Click the **RESEARCH** option and select your desired vehicle to read specs on horsepower, safety, etc.
- Click the **FINANCE** option to apply for a pre-approved vehicle loan from 1st Community Credit Union, or use the calculators to find out how much car you can afford or to determine an estimated monthly payment.

Money Management Made Simple

It's a new year and a fresh start! Budget for a bright future and stay on track to meet your financial goals with 1st CCU's convenient tools and services:

• Online Banking For Self-Service Convenience!



Use our Online Banking to access your account balances, monitor transaction history, view cleared check images, and more. Easily transfer funds between accounts and make loan payments. View your eStatements, set up eAlerts, send secure messages, pay bills, and so much more.

• Did You Get A New Smart Phone Or Tablet For Christmas? Try Our Mobile App!



Download our free Mobile App by searching your app store for 1st CCU Mobile Banking! With our Mobile App you'll enjoy quick login and convenient access to your account. View your balances and account activity, easily transfer funds between accounts and make loan payments, even pay your bills and deposit checks with a qualifying account.

• Now Is The Time To Get Pre-Approved With Our Online Loan Applications



Thinking of buying a home, auto, or recreational vehicle in 2019? Submit an application from the comfort of your home this winter! When you get pre-qualified or pre-approved for a loan your lender gives you a rough estimate of how much you might qualify to borrow. This is valuable information to take with you when you do go out searching for that perfect home or vehicle. It also lets sellers know that you already have financing available, which gives you a leg up when negotiating auto prices or submitting an offer on your dream home.

• Set Goals For 2019 With The Help Of Our Online Calculators



Setting financial goals is a smart way to start the new year, and we have free online calculators to help you with planning, estimating and exploring your financial opportunities. You'll find helpful calculators for loans, savings, mortgage, retirement and more when you visit 1stccu.com

• Security And Convenience With eAlerts and eStatements



Our free eAlerts provide you with important account information you need via a text or email sent directly to you. Best of all, you're in control because you can customize the alerts you want to receive. Popular alerts include the Daily Balance Alert, Deposit and/or Withdrawal Alerts, and the Loan Payment Reminder Alert. Set up your eAlerts within Online Banking by logging in, clicking the Services tab, and clicking the "Continue" button next to eAlerts.



eStatements are a convenient option for receiving your account statements faster and more securely. Rather than receiving your account statement through the mail, eStatements are archived within Online Banking. You'll receive notification every time your new eStatement is ready for you to view, print or save to your personal computer.

• P.A.T.T. Telephone Banking Available 24/7



The P.A.T.T. Telephone Banking system is convenient for hearing account balances, transferring funds and making loan payments, hearing a list of account transactions or cleared checks, and more. The P.A.T.T. system is available 24/7 by calling 866-876-7288. Contact 1st CCU during business hours if you have questions or need assistance.

• Send Payments To Anyone With Online Bill Pay



No checks to write, no envelopes to stuff, no stamps to buy! With Online Bill Pay you can send payments to anyone, anywhere in the U.S. with a click of the mouse (*in Online Banking*) or a tap of your finger (*in our Mobile App*)! Schedule one-time payments or recurring payments, Person-to-Person and even Gift payments. Bill Pay payments are deducted from your 1st CCU checking account. Learn more by using the interactive demo on our website!

1st Community Credit Union Photo Contest Deadline Is March 1, 2019

Submit a photo depicting the beauty of Western Wisconsin and it may be featured on the cover of 1st CCU's Annual Report! One winning entry will be selected and the winner will be awarded a cash prize of \$100. Photo should be 600x800 pixels and no more than 2 MB in size. Photo may be of a local landmark, buildings, park or nature scene, animals or plants. Photo must be taken within La Crosse, Monroe, Vernon, Jackson, or Trempealeau County to be eligible. Images containing people will be disqualified. Full details, contest rules, and conditions are available at 1stccu.com on the News & Events webpage.

Submit photo(s) via e-mail to ross.hubbard@1stccu.com by 11:59 pm on March 1, 2019. (limit 5 photos per entrant)

1st CCU In Our Communities



On Wednesday, December 12th volunteers from 1st CCU's staff rang the bells at Hansen's IGA in West Salem for the Salvation Army's 'Break The Bank' challenge. 1st CCU pledged to match donations up to \$300 and the donations from the public added up to \$415.52, for a total of \$715.52 raised.

L-R: Michael Garcia, Mortgage Loan Officer; Connie Devine, Teller I

A few 1st CCU staffers had fun doing some shopping for the Christmas For Kids Campaign in Sparta. The campaign provides gifts for local children in need. A great time was had by all. We'd like to say Thank You to the Christmas For Kids organizers!

L-R: Becky Jerome, Loan Underwriter; Caitlin Wade, Loan Processor II; Mollie Hundt, Mortgage Loan Officer; Veronica Stewart, Loan Processing Supervisor



1st Community Credit Union in West Salem was a drop-off point for Outdoor Winter Items for those in need in our area. Caps, gloves, mittens, winter coats and snowpants were generously donated by our members and people from the community. Thank you everyone!

1st Community Credit Union and Z-93 have teamed up to celebrate students doing awesome things! Kids who are active in clubs, volunteering, sports, music, theater and more may be nominated for recognition. Z-93 announces the Student of the Week every Monday on the radio, on their website, and on Facebook. If you'd like to nominate a student visit z933.com and look for Student Of The Week for more information.



Oreo and Petunia, our 4-foot tall Panda Bears, were hanging out in the Credit Union's lobbies waiting to be adopted, so 1st CCU held a drawing in our offices. Children under 13 years old were eligible to enter their name and the random drawing was held on Wednesday, December 19th. The drawing winner in our West Salem office was Aaliyah B. and Thomas was the drawing winner in our Sparta office. *Pictured at left is Aaliyah with Oreo*



Mark Your Calendar!

- Friday, March 1: Photo Contest Deadline**
- Monday, March 25: 1st CCU's Annual Meeting**
- April 2019: National Credit Union Youth Month**
- Friday, April 19: 1st CCU closes at 12:30 pm in observance of Good Friday**