

Phone: 215-836-5596

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[www.arserrc.gov/www/errl](http://www.arserrc.gov/www/errl)

### Annual Meeting

The annual meeting for this year will be held on Wednesday, **February 10, 2010**, in the Auditorium starting at 12:00 Noon. You will hear about the progress the Credit Union has made during the past year and take part in the elections.



This year's nominees are:

#### Board of Directors

(3 positions available)

Dina Grimes

Lori Bagi

Bassam Annous

#### Credit Committee

(1 position available)

Kim Sokorai

Please try to attend if you can, and hear all about our latest year of business.



### Tax Time Reminder

It's tax time again! Did you know that our members have the option to have their tax refund direct deposited into their credit union account? The 1040 and 1040 EZ forms have blanks in the "refund" area of the form to complete for direct deposit. In order to receive your refunds via direct deposit, you must fill out the following information on the form:

- The credit union's routing number: **#236083215**
- Your account number
- The type of account: **savings account**

### Income Tax Filing Tips

Although income tax returns are not due until April 15, you'll want to avoid the rush by filing early. Plus, if you're getting a refund, you'll get it all the sooner.

*Here are eight steps to take now:*

1. Check out Internal Revenue Service (IRS) Schedule M. This is the new tax document you'll use to account for the Making Work Pay credit you got last year in your paychecks. You'll find out whether you're fine or whether you'll lose some of the credit when you file your return.
2. Get ready for the arrival of records. If you don't already have a Tax Tickler file, select a single location (even if it's just a large envelope) to collect your W-2s, statements, and other tax-related documents as they arrive. If you receive records electronically, create a "2009 taxes" folder or sub-directory.
3. Contribute to an individual retirement account (IRA). Most Americans can contribute \$5,000 to a Roth or traditional IRA for 2009 (\$6,000 for those age 50 and older) until the tax filing date.
4. Find your forms. If you file electronically, get your software lined up. If you file by paper, you can get forms from a public library or at IRS.gov.
5. Decide how you want to do your taxes. Are you a do-it-yourselfer or should you hire a pro? Do you prefer pen and paper or a computer? Now's the time to decide.
6. Consider electronic filing. If you decide to use your computer to calculate your taxes, consider taking the next step and file electronically. E-filed returns are processed in about half the time of paper ones, according to the IRS. This filing season, taxpayers with adjusted gross income of \$57,000 or less in 2009 can file at no cost via the IRS program when it kicks off on Jan. 15.
7. Use direct deposit. Regardless of whether you file electronically or the old-fashioned paper way, this year have your refund check directly deposited into your credit union account. It's the fastest way to get your return.
8. Stay calm. Tax filing makes everyone a little nervous, but when you start early, you have time to get the answers and make sure you're taking full advantage of every tax break for which you're eligible. For more tips, watch the "Getting Tax Records Organized" video in Home & Family Finance Resource Center.

## Dividend Rate

**1.50% APR;  
1.51% APY**

Your Credit Union is working hard to ensure that dividends are being paid in line with the current economic situation. Our responsibility to the entire membership is taken very seriously and adjustments are made based on the welfare of the membership as a whole. At each monthly meeting, the Board evaluates current rates and continually strives to offer a rate that is in concert with good business practices.



**Loan Rates  
New and Used Car  
Loan Sale  
Effective till  
July 31, 2010**

We have great rates and payments to meet your budget. See our website at [www.arserrc.gov/www/errl](http://www.arserrc.gov/www/errl) to view the most recent loan rates.

**Remember to support your Credit Union. Loans are our business so if the dealer offers the same rate, tell him you'll be taking your loan from the Credit Union. This will help support YOUR Credit Union.**

## Any Changes?

The Credit Union needs to know if you have changed your address or if there are any other errors or problems. Please keep us informed so that we can serve you better.



**Family Members  
Eligible to  
Join the Credit Union**

Don't forget that immediate members of your family are eligible to join the Credit Union if you are a member. We offer competitive savings and interest rates, convenient access to your money, and loans granted to children with you as a co-signer can help build your child's credit history.

## Privacy Policy

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:



- \* Information we receive from you on applications or other forms;
- \* Information about your transactions with us, our affiliates, or others; and,
- \* Information we receive from a consumer reporting agency.

### Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as required by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.



## Office Change!!!

The Credit Union Office has recently moved from Room 3010 to Room 3017. Our phone number has stayed the same. 215-836-5596

## Tips to Save Money!

1. Switch your bank accounts to a bank that respects you. You shouldn't be spending your hard-earned money on maintenance fees – you also should be earning some serious interest on your accounts. Check out YOUR credit union at [www.arserrc.gov/www/errl](http://www.arserrc.gov/www/errl) to view our rates.
2. Turn off the television. One big way to save money is to watch less television. There are a lot of financial benefits to this: less exposure to guilt-inducing ads, more time to focus on other things in life, less electrical use, and so on. It's great to unwind in the evening, but seek another hobby to do that.
3. Master the thirty day rule. Whenever you're considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item. Quite often, you'll find that the urge to buy has passed and you'll have saved yourself some money by simply waiting. If you want, you can even keep a "thirty day list" where you write down the item and the day you'll reconsider it, but I prefer just to keep this one in my head – that way, I often just forget about the unimportant things.

