

# NOTES OF INTEREST



YOUR QUARTERLY FDLCU NEWSLETTER: WINTER 2024



## HOLIDAY CLOSINGS:

- **NEW YEAR'S DAY**  
*January 1*
- **MARTIN LUTHER KING DAY**  
*January 15*
- **PRESIDENT'S DAY**  
*February 19*

## UPCOMING EVENTS:

- **69th ANNUAL MEETING**  
*Thursday, March 21 @ 6pm*

## OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

**STAY UPDATED & ACCESS ALL OF YOUR ACCOUNTS 24/7 AT [FDLCU.COM](https://www.fdlcu.com)**

## IRS & TAX SCAMS - *Be Aware!*

Tax time and interacting with the IRS can be stressful for some, and criminals are using that to their advantage. IRS Scams involve thieves impersonating IRS agents, government employees and debt collectors, who try to trick you into sending money for taxes, penalties or fees that you don't actually owe. Here are a few of the common scam scenarios to watch out for:

- **Mailing Scam** - targets receive a cardboard envelope via delivery service that notifies them that they are owed a refund. It includes IRS masthead and contact information that does not belong to the IRS.
- **Phishing Emails** - Scammers send an email pretending to be the IRS, and often include a threatening or urgent subject line demanding payment. If you click the link in the email, it takes you to a fake website replicating the IRS website.
- **Phone Calls** - Scammers will call saying you owe taxes, demand payment immediately, and may even threaten legal action.
- **Overdue Payment** - this scam happens after you receive a direct deposit refund. You may get a call or text from someone posing as an IRS Agent, claiming your refund was too high and you need to return the extra money.

With a bit of diligence, you can spot an IRS imposter and protect yourself. The IRS does not communicate with taxpayers via email, text, or social media channels. They will not make threats to arrest you, or revoke/ freeze your identification. Lastly, the IRS will not ask you to share any of your financial account details such as bank login, or card details. If you are unsure if the communication you received is legitimate, the best thing you can do is contact the IRS directly and speak to an IRS employee.

## NEW YEAR, FRESH START

Monthly Payments. Due Dates. Late Fees. Debt can feel overwhelming - and it can be hard to keep up. But it's a new year, which means a fresh start! If you're ready to hit reset, a debt consolidation loan may be right for you. Instead of having to keep track of separate balances, due dates, and lenders, you can make a single payment each month to hit all of your debt. Budgeting for a single, fixed payment can also help you avoid late payment fees, protect your credit score, and save you money on interest. At Fond du Lac Credit Union, we believe settling your debts doesn't have to be complicated!

**If you're ready to conquer your debt in 2024, visit [www.fdlcu.com/debt-consolidation.html](https://www.fdlcu.com/debt-consolidation.html), give us a call at (920) 921-1123, or stop in today!**



# ANNUAL MEETING

Annual meetings are part of what makes a credit union different. This is an opportunity for you to hear about plans for the coming year, ask questions, voice your opinions, and be involved in making FDLCU better! Join us for our 69th meeting virtually on March 21st, at 6PM. Please RSVP to [info@fdlcu.com](mailto:info@fdlcu.com) by March 10th so that we can send you the virtual meeting invite!

## Tax Refund Reminder

Remember - Tax refund checks payable to two parties (for example, John Smith and Jane Smith) must be signed by each person listed on the check. Get your return faster with direct deposit. FDLCU's routing number is 275977450. If you're unsure of your full account number with check digit or suffix, call us at (920) 921-1123 before you submit your forms. We're happy to help!

## BOARD OF DIRECTORS ELECTION

The nomination deadline for new candidates for the Board of Directors has passed. The nominating committee has submitted the following name for re-election:

- Amy Bayer - 3 year term
- Amy Teifke - 3 year term

## Scholarship Opportunities

Every year, Fond du Lac Credit Union offers two \$1,000 scholarship opportunities. All applications must be received by April 1, 2024. Qualification details and applications can be found at [www.fdlcu.com/forms](http://www.fdlcu.com/forms) Scholarships.

# Community Involvement

In 2023, FDLCU and our team donated and volunteered to the following causes, programs, events, and organizations in our community:

- Bids For Kids - Silent Auction  
*Children's Miracle Network*
- Help for the Homeless  
*Solutions Center*
- Baskets of Hope  
*Solutions Center*
- Soda Tab Collection  
*Ronald McDonald House*
- Back to School Supply Drive  
*Boys & Girls Club*
- Walk to End Alzheimer's  
*Alzheimer's Association*
- *Habitat For Humanity*
- *St. Katherine Drexel Shelter*
- *FDL Community Blood Drive*
- *Salvation Army*
- *FDLCU Scholarships*



## HOW TO SELL YOUR VEHICLE PRIVATELY

Getting ready to sell your vehicle, and unsure what steps you need to take? Selling your vehicle is pretty straightforward, but it is important to follow the rules carefully. If you miss a step, you could be legally responsible for someone else's driving mistakes. We have put together a guide to help you through the process. Visit [www.fdlcu.com/selling-your-vehicle.html](http://www.fdlcu.com/selling-your-vehicle.html) for more info!

