

# RIVERCITIES

## COMMUNITY CREDIT UNION

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## Winter 2019 Newsletter

### Important Dates

January 1  
New Year's Day - office closed

January 21  
MLK Day - office closed

February 18  
Presidents' Day - office closed

March 10  
Daylight Savings


### DIVIDENDS

The board has declared a dividend of 0.35% on shares and 0.40% on dividend checking for fourth quarter 2018.

1099 Forms will be ready by the end of January. You will only receive one if you kept a \$3000 balance in your share account. The forms are available online, or by mail if you opt out.

### CD SPECIAL!

**2.50% for one year.**  
**\$2500 minimum.**  
**Limited time only!**



Please Help Your Local LIONS CLUB by donating your used EYEGLASSES

River Cities is a collection site for the Lion's Club for eyeglasses, sunglasses, pill bottles, and hearing aids. They are able to recycle all of these items. Drop them by the Credit Union anytime during business hours. "People Helping People!"

TO VIEW OUR PRIVACY NOTICE, PLEASE GO TO:  
[RIVERCITIESCCU.COM/PRIVACY.HTML](http://RIVERCITIESCCU.COM/PRIVACY.HTML)



Pictured are Linda Stecher (L), Food Pantry Coordinator, and Bev McConaughy (R), RCCCU manager.

### INTERNATIONAL CREDIT UNION DAY

In celebration of *International Credit Union Day*, River Cities held a hot dog luncheon on the mall October 18th. To celebrate the "Local People Helping Local People" philosophy, RCCCU donated \$600 from the luncheon to the Atchison County Food Pantry. Thank you to all of our volunteers, and to Atchison Wholesale Grocery, Sonic Drive-In, The Hardware Store, and Cash Saver for their contributions.

### HALLOWEEN COLORING CONTEST

Our Contest winners were **Briyelle** and **Emma**. They won buckets of Halloween goodies. Thanks to all for entering!



### LIBBY THE LLAMA

Libby the Llama, from the Chamber of Commerce, was in our office for a few days. Community members took photos with her and were entered into a drawing for a stocking full of gifts! Grady was our winner! #RiverCities #VisitAtchison



Over the holiday season, RCCCU Members donated to Atchison Humane Society or Backpack Buddies, while also giving of their time to several local organizations. RCCCU was able to send \$135.00 to the Humane Society and \$267.00 to Backpack Buddies! Thank you for your generosity



and for being Thoughtful Givers. Our members are the best!





## Tax Reform 101: 5 Reasons You Should Start Planning

With so many changes under the new tax reform law, it's more important than ever to plan for next tax season now. River Cities Community Credit Union breaks down the five reasons to start planning and the moves you can make now to help you save money on your taxes when you file next year.

### Don't worry, TurboTax Has You Covered.

TurboTax is always up to date with the latest forms and 100% accurate calculations.

With TurboTax, you can file your taxes with complete confidence – and get your biggest possible refund, guaranteed. AND, as a credit union member you can save up to \$15 on TurboTax federal products.

[Click here to access TurboTax and your savings!](#)

### Five Reasons to Start Planning

**Lower tax rates, more money.** One of the biggest changes is the reduced tax rates, about 1 – 3% for the majority of taxpayers so you may be seeing more money in your paycheck.

### Elimination of personal and dependent exemptions.

Personal and dependent exemptions of \$4,050 were eliminated. This can mean a big reduction in the number of write-offs you once had.

**Increase in the Child Tax Credit.** The new tax reform law increased the Child Tax Credit from \$1,000 to \$2,000 per child and it raises the income threshold, which means more people could be eligible for the credit.

**Changes if you're a homeowner.** The new law limits the amount of state and local property, income, and sales taxes that can be deducted to \$10,000.

**Elimination of tax deductions.** The new tax reform law eliminated several popular tax breaks starting in tax year 2018 (the one you file in 2019) like miscellaneous itemized deductions.

### What You Can Do to Start Planning Now?

**Adjust your withholding allowances.** Do a paycheck checkup and adjust your withholding allowance.

**Reduce your taxable income.** You can decrease your taxable income by making smart money moves throughout the year like investing in your 401K or IRA.

**Don't worry about knowing the new tax laws. TurboTax has you covered and will be up to date with the latest forms and 100% accurate calculations.** When you are ready to file, [click here to access TurboTax and your savings!](#)

## ANOTHER BENEFIT OF MEMBERSHIP FROM



### THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

River Cities members get \$100 per line in cash rewards for every new line activated with Sprint® - and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

### ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

### C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!  
Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.



## CHEERS TO 60 YEARS!

To celebrate the end of our 60th year, we gave out gifts to our members! Lanterns, backpacks, mugs, etc. were received by members according to how many credit union services they use. Happy New Year to all of our members!