

HAVE YOU SEEN OUR NEW WEBSITE?

One of our favorite things about the new website, is the *online loan application feature*. We think you'll like how easy it is to find the information you are looking for and apply for loans. If you haven't checked it out, visit us and bookmark the website so you'll be able to access it easily in the future.

We appreciate you, our members, and look forward to serving you in the future!

www.swcolocu.coop

SCHOLARSHIP OPPORTUNITY FOR GRADUATING SENIORS

College scholarship(s) are available for up to \$2,500 to graduating High School Seniors (who have been a member for at least one year). Please visit our website (more details are located on the homepage under Member Services) for more information and requirements. The deadline for submitting the application is March 29, 2019.

TAX FORM MAILING

Interest Income Tax Forms—mailed by January 31st

1099-INT tax forms will be mailed to you if you've earned more than \$10 in dividends. You may verify this dollar amount on the last page of your December statement (Total Share Dividends).

IRA/Coverdell Distribution Tax Forms—mailed by January 31st

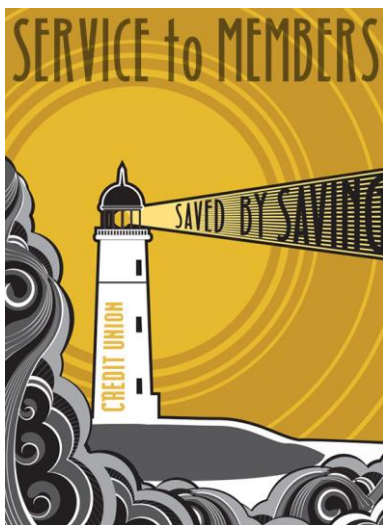
IRA/Coverdell/HSA Distribution forms (1099-R, 1099-Q, 1099-SA) will be mailed to you in January.

IRA Contribution Tax Forms—mailed in May

IRA/Coverdell/HSA Contribution forms (5498, 5498-ESA, 5498-SA) will be mailed to you in May (they are produced after tax day to account for any prior year contributions made in April).

Mortgage Interest—mailed by January 31st

1098 tax forms will be mailed to you in January—You may verify this dollar amount on the last page of your December statement (Total Mortgage Loan Interest).



Thank you for putting your trust in
Credit Unions!



eStatements save trees and simplify your busy life! Sign up today!

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the COOP, PLUS,

PULSE and STAR networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Thank you,

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HOLIDAY CLOSURES

January 1st in observance of New Year's Day
January 21st in observance of MLK, Jr. Day
February 18th in observance of Presidents' Day