

Box Butte Public Employees FCU

1st Quarter 2018

Goodbye 2017, Hello 2018!



IRA OWNERS

- **The ending balance of your IRA/ROTH IRA on your statement for December 2017 is your end of year Fair Market Value amount, this will be reported to the IRS.**

TRUTH IN SAVINGS DISCLOSURE

- **Your Truth in Savings discloser is located on our website at www.boxbutte.com. If you would like this notice mailed to you please call 308-762-4725 and let us know.**

TAX FORMS

- **You will only receive a 1099 INT if you received OVER \$10.00 in dividends, these will be mailed BY January 31st, 2018.**

2017 was a great year for the Credit Union. We are very pleased with the team of people we have on our side, from the employees, to the board and committee members, and especially our members who make it all possible- you truly make coming to work everyday something to look forward to.

Our focus will remain the same in 2018 and that is to offer our best to our members. We will do this by increasing our dividend rates January 1st, offering you the fast, personalized service you deserve, and striving to add to the services we have to offer. As manager, my main focus right now is to find the right ATM network for us. As some of you may have noticed our once surcharge free

ATM's are now charging fees. This is due to our partner company, closing their doors for good, this took out several surcharge free ATMS all over the panhandle. My suggestion for accessing your money after our business hours will be to use the cash back feature while out shopping, most retailers and supermarkets have this feature. You select the cash back amount you want, and enter your pin and they give you your cash right from the register. Another option would be to do a "Cash Advance" and you can do this at any financial institution that will take a card, all you will need for this is a valid form of ID. Both of these options are FREE to you and FREE to the Credit Union. We apologize for

any inconveniences this may have caused and we are looking to have some resolution for this early this year!

*Listed below are some local ATM locations and their normal withdrawal fee.

Consumers CO-OP	\$1.50
Martha's Corner	\$1.50
Western Heritage CU	\$2.00
Wilds (Chadron)	\$2.50
Westco (Hemingford)	\$3.00
Nicks Liquor Mart	\$3.00
First National	\$3.00
Fresh Start	\$3.00
Farmers State Bank	\$3.00
Wells Fargo	\$3.50
Maverick	\$3.75

SAVE THE DATE: Annual Meeting, March 9th, 2018

Please join us for our Annual Meeting on March 9, 2018 at 6:00pm at Newberry's in Alliance. We will have a dinner followed by games and a short business meeting. It is important for our members to try to attend this meeting so that you can be informed of happenings in the

Credit Union and also of the current financial situation. This is also when we vote on new board members and approve those re-running. We are planning on catering in Sam & Louie's for this event and will have a buffet of salad, alfredo, spaghetti, breadsticks, & a variety of pizzas

as well as dessert. Tickets this year will be \$10.00 for adults and \$7.00 for kids 10 and under. All we will need to know is if you're coming and if you would rather have spaghetti or fettuccini alfredo. RSPV's will be due by February 28th.



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WWW.BOXBUTTE.COM
Online banking & Bill Pay



The mission of Box Butte Public Employees FCU is to be financially sound, provide quality, personalized, competitive services to our members, and maintain an adequate capital base.

Congratulations to Brenda Schrum and Patsy Zobel who were the winners of our raffle prizes in October!

The Credit Union was able to raise **\$420.00** for the Jane's Closet organization.

The money was raised through member donations, raffle tickets for the blanket made by Sandi Willey, the black bag filled with everything pink, & the sales of sugar cookies made by Laurie Kampster. Thank you to everyone who donated or purchased to make this such a success for the Credit Union!

**If you know someone struggling with any sort of cancer contact the Jane's Closet organization to apply for funding to go towards treatment, travel, or any other related expenses.*

Fee Review

Please Review our yearly fee disclosure, no fee's are currently being changed for 2018. If there are any changes members will be notified in advance.

Credit Union Services:

- *Savings Accounts *Checking Accounts
- *Term Share CD's *IRA Accounts
- *Debit Cards *Line of Credit
- *Courtesy Pay *Night Deposit
- *Payroll Deduction *Wire Transfers
- *Free Online Banking & Bill Pay
- *Free Notary Service

1st Quarter Holiday Closings

New Years- Monday, January 1st

MLK Day- Monday, January 15th

Presidents Day- Monday, February 19th

1st Quarter Events

Annual Meeting:
 March 9th 6:00PM
 At The Newberry's

<u>Fee Disclosure</u>	
Third Party Teller Check	\$2.00
Counter Checks	\$.50
Out Going Fax (Per Page)	\$2.00
Incoming Fax (Per Page)	\$1.00
Photo Copies (Per Page)	\$.25
Statement Copies (Per Month)	\$1.00
Gift Cards \$10.00- \$500.00	\$3.00
Dormant Fee- 1 year w/ no activity under \$100(Per Month)	\$2.00
Checking Fee- checking acct below \$200.00 (Per Month)	\$2.00
Outgoing Wire	\$20.00
Incoming Wire	\$5.00
Return Check/ACH/ Debit Card negative(per transaction)	\$30.00
Overdraft Protection- if eligible	\$20.00
Returned withdrawal from another account-ACH	\$10.00
Stop Payment	\$20.00