

## Member Connection

FEBRUARY 2010

WE PROVIDE SOLUTIONS TO IMPROVE EACH MEMBER'S FINANCIAL LIFE



## Checking that Bridges Your Financial Needs

### Earn up to \$50! And a Chance to Win a Trip to The Riverhouse Resort in Bend

Our Checking Account Package at USAgencies is everything you need. With access to over 28,000 ATMs nationwide and the personal service that you've come to love, we can be the bridge between where you are and where you want to be. Open our Checking that Bridges Package and earn up to \$50! As an added bonus, you are automatically entered to win a trip to The Riverhouse in Bend\*.

#### Earn \$5 for each, \$50 for all five:

- Free PCBranch Bill Pay
- Overdraft Protection (Free for first year)
- Direct Deposit
- VISA® Debit Card
- eStatements

Call one of our Member Relationship Specialists today at (503)275-0300, option 2, to find out how we can bridge your needs

\* Must be 18 years or older to enter. Bonus will be added to your account after account has been open for at least 60 days and will be based on the number of services you selected and qualify for. Offers not valid for existing checking account holders. Limit one entry and one bonus per person. For complete contest rules, visit [www.usacu.org/Checking\\_That\\_Bridges.PDF](http://www.usacu.org/Checking_That_Bridges.PDF). To request a copy of the Official Contest Rules, call us at 503-275-0300. Offer ends March 5, 2010.

## Scholarship Reminder

High school seniors who are members of USAgencies are eligible to apply for the 2010 CUAO Financial Literacy Scholarship! The deadline to submit your application for the 2010 CUAO Financial Literacy Scholarship is coming up on March 31, 2010. For more information about the Scholarship, visit <http://www.cuao.org/Foundation/Programs/>. Simply call Member Services at 503-275-0300, option 2, to ask for an application.

## Speed Up Your Refund

Arrange to receive your tax refund even faster by specifying direct deposit to your USAgencies Credit Union account. Include our routing number: **323075806** and your account number on your tax return...it's that easy!



## The Grass Can Be Greener on Your Side

Spring is almost here with just over six short weeks to go. Whether you are looking to spruce up your yard or to do a full-scale update, USAgencies is here to help finance your various projects. The month of February is a great month to get some ideas with two shows in Portland!

### Yard, Garden & Patio Show 2010

February 12-14

Oregon Convention Center

777 N.E. Martin Luther King Jr. Blvd.

### Portland Spring Home and Garden Show

February 24-28

Portland Metropolitan Expo Center

2060 North Marine Drive

## Home Equity Loan Rates:

PrimeLine Variable Rate: **4.00% APR\***

5-Year Fixed Home Equity Loan: **5.17% APR\***

Call our Loan Specialists at 503-275-0300, option 3, to talk about financing for your future home improvement plans!

\* APR=Annual Percentage Rate. Rates quoted are the lowest available and are based on your credit history. Rates are subject to change without notice. Variable rate is tied to the Prime Rate. Fixed Home Equity Loan based on a loan for \$10,000 with rate of 4.75%, 1% origination fee. Maximum of 80% Loan-to-Value.

## FREE WORKSHOP

**Alan Edwards**, Public Affairs Specialist with the Social Security Administration, will provide an overview of Social Security Retirement Benefits. His presentation will cover information on early retirement, full retirement and delayed retirement benefits, as well as information about family benefits. He will also speak on Medicare. A light lunch will be available at 11:50 a.m. and the presentation will begin at noon. The presentation is free and will be held at the following locations:

### Tuesday, February 16

at Edith Green/Wendell Wyatt Building,  
1220 SW Third Ave., Room TBA

### Friday, February 19

at Robert Duncan Plaza, 333 S.W. Third  
Ave., Room TBA

*(please note that non RDP employees will need to be placed on the Visitors Tracking System to enter the building)*

Registration is required and can be made to Erin at [emccarty@usacu.org](mailto:emccarty@usacu.org) or **503-275-0334**.

## Holiday Closings

**PRESIDENTS DAY**  
Monday, February 15

## IRS Presents: Top Ten Tax Time Tips

While the tax filing deadline is more than two months away, it always seems to be here before you know it. Here are the Internal Revenue Service's top 10 tips that will help your tax filing process run smoother than ever this year. Visit [www.irs.gov](http://www.irs.gov) for these and other Tax Tips.

- 1. START GATHERING YOUR RECORDS:** Round up any documents or forms you'll need when filing your taxes: receipts, canceled checks and other documents that support an item of income or a deduction you're taking on your return.
- 2. BE ON THE LOOKOUT:** W-2s and 1099s will be coming soon from your employer; you'll need these to file your tax return.
- 3. TRY E-FILE:** When you file electronically, the software will handle the math calculations for you. If you use direct deposit, you will get your refund in about half the time it takes when you file a paper return.
- 4. CHECK OUT FREE FILE:** If your income is \$57,000 or less you may be eligible for free tax preparation software and free electronic filing. The IRS partners with 20 tax software companies to create this free service. Free File is for the cost conscious taxpayer who wants reliable question-and-answer software to help them prepare a return. Visit [IRS.gov](http://IRS.gov) to learn more.
- 5. CONSIDER OTHER FILING OPTIONS:** There are many different options for filing your tax return. You can prepare it yourself or go to a tax preparer. You may be eligible for free face-to-face help at an IRS office or volunteer site.
- 6. CONSIDER DIRECT DEPOSIT:** If you elect to have your refund directly deposited into your USAgencies Account, you'll receive it faster than waiting for a paper check.
- 7. VISIT IRS.GOV AGAIN AND AGAIN:** The official IRS Web site is a great place to find everything you'll need to file your tax return: forms, tips, answers to frequently asked questions and updates on tax law changes.
- 8. REMEMBER THIS NUMBER: 17** Check out Publication 17, Your Federal Income Tax on [IRS.gov](http://IRS.gov). It's a comprehensive collection of information for taxpayers highlighting everything you'll need to know when filing your return.
- 9. REVIEW! REVIEW! REVIEW!** Don't rush. We all make mistakes when we rush. Mistakes will slow down the processing of your return. Be sure to double-check all the Social Security Numbers and math calculations on your return as these are the most common errors made by taxpayers.
- 10. DON'T PANIC!** If you run into a problem, remember the IRS is here to help. Try [IRS.gov](http://IRS.gov) or call the IRS customer service number at **800-829-1040**.

## Safe, Secure and Sensible: CDs from USAgencies

Our Certificates of Deposit provide you with a guaranteed return with a great yield! The value is clear -- USAgencies Certificates earn you more money on both your short-term and long-term investments. USAgencies Share Accounts are insured through the NCUA (National Credit Union Administration) to at least \$250,000. Give us a call to ask about how you and a joint owner can insure your accounts for over \$1 million.

**Opening a CD is easy!** Simply call our Member Service Department at **503-275-0300, option 2**, and they can open a CD for you over the phone! Or, you may open a CD online through PCBranch, our online banking system. Simply click on "Open New Account" and select "Investment".

	SIX-MONTH	ONE-YEAR	TWO-YEAR	THREE-YEAR
<b>USAgencies</b>	1.05% APY*	1.41% APY*	1.92% APY*	2.17% APY*
<b>US Treasury</b>	0.18%	0.45%	1.09%	1.66%

\*APY=Annual Percentage Yield. Rates as of 1/14/2010. Rate is subject to change.



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Mon. - Tues. • 8:30 a.m. to 5:00 p.m. ■ Wed. • 10:00 a.m. to 5:00 p.m. ■ Thurs. - Fri. • 8:30 a.m. to 5:00 p.m.

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