

## Are Your Finances Fit or Flabby?

**W**e all know that staying physically active and eating healthfully can do a body good. But have you ever thought about the fitness of your finances? Your approach to money management needs regular checkups, too. You might discover that you need to trim some fat from the budget, bulk up on savings or work with a financial coach to reach your goals.

To help determine the fitness of your finances, take this test. Give yourself one point for each yes answer.

1. Do you have a budget and stick to it?
2. Do you have enough money to comfortably pay your bills each month?
3. Do you have a savings account?
4. Do you have a retirement account?
5. Do you have an emergency fund (enough money set aside to cover at least three months of expenses) – and contribute to it regularly?
6. Have you identified your short- and long-term financial goals?
7. Do you know your current net worth?
8. Can you locate your important financial documents, including bills, tax returns and statements?
9. Do you increase the amount you save when your income increases?
10. Do you avoid buying on impulse and purchasing items you don't need with your credit card?



### Scoring:

**8-10: Financially fit!** Congratulations – you pass the fiscal fitness test. Keep contributing to savings and working on paying down debt.

**5-7: Soft around the edges.** You're on the right track to financial fitness – but your training plan could use a boost. Perhaps it's time to build your savings or review your financial goals.

**0-4: Time for a serious workout.** Focus on building the fundamentals of good financial fitness – a sound budget, appropriate savings accounts and/or a debt-repayment strategy. You might benefit from the assistance of a financial coach to get on the right track to better financial fitness (see "Ready to Flex Those Muscles?").

Remember, the road to strong and sound finances is more like a marathon than a sprint. Review your finances regularly and seek training in areas that need improvement. You'll enjoy good fitness for years to come.

Ready to **flex** Those  
**MUSCLES?**

Did you know that your AM Community Credit Union (AMCCU) membership gives you access to assistance from BALANCE<sup>SM</sup>, a financial education and counseling service? Taking advantage of free and confidential programs can help you get your finances on track for a healthy financial future. For more information about BALANCE educational programs and counseling service options, visit AMCCU's website at [www.amccu.org](http://www.amccu.org) and click on the BALANCE button.

# Free Tax Preparation Available

**T**AX-AIDE, sponsored by AARP and the Internal Revenue Service, will provide low and moderate income taxpayers, primarily age 60 and over, with quality assistance in filing their personal income taxes at AMCCU's 6715 Green Bay Road location by appointment only on Tuesdays from 9:30 a.m. to 3 p.m. beginning Feb. 2 through April 6, 2010. Electronic filing is available. Call **262-697-3700** for an appointment beginning Jan. 12, 2010.

- Taxpayers should bring tax forms received in the mail, previous year's (2008) tax returns, proof of 2009 income, Social Security and SSI record.
- For Wisconsin homestead filing, taxpayers should bring 2009 real estate tax bill or Certificate of Rent form signed by their landlord. Homestead maximum income is \$24,500.

For more information, call Cynthia Koepke, Kenosha County Coordinator, TAX-AIDE Program at **262-639-3505**.



## Organize Your Records and Save on Taxes



### Speed Up Your Refund with Direct Deposit

According to the IRS, taxpayers who use e-filing and direct deposit may receive their refunds as quickly as 10 days after filing. You can choose to have your refund directed to a maximum of three financial accounts. For direct deposit to your AM Community Credit Union account, please provide our routing number **275978226** and your AMCCU account number.

**A**ccording to the Government Accountability Office, an estimated 2 million taxpayers each year overpay their taxes by failing to take all the deductions they're entitled to.\* If your tax records are disorganized, you could be missing out on ways to save on your tax bill.

In addition to helping you save money, getting your records organized can make tax filing quicker and easier. Just follow these steps:

**Step 1. Label three folders.** Can't be easier, right? Just label one folder "income," one "investments" and another "expenses and deductions."

**Step 2. Start sorting.** Go through your pile of receipts and documents. Put everything that shows earnings (W2 forms from your employer, dividend and interest statements from deposit accounts, tip statements, etc.) into your income folder.

Investment statements showing interest, dividends and investment purchases and sales, as well as information about capital gains and losses, should go in the investments folder.

Put receipts for charitable donations, unreimbursed medical expenses, mortgage interest statements, property tax statements and any other deductible expenses in your expenses and deductions folder. Not sure if it's deductible? Visit [www.irs.gov](http://www.irs.gov) and search for Tax Topic 500 for more information on deductible expenses.\*\*

If you work from home, you may be eligible to deduct home office expenses. In that case, include copies of utility, phone and Internet service provider bills, as well as household repair bills and rent or mortgage payments. To learn more, download Publication 587, *Business Use of Your Home*, at [www.irs.gov](http://www.irs.gov).\*\*

*Tip:* If you place receipts and documents in their corresponding folders as you receive them throughout the year, rather than waiting until tax season, you'll save time.

**Step 3. Compile any other information you will need** to file your return, including your Social Security number; account number(s) for directly depositing your refund, if any, your previous year's tax return and your password if you are using online tax preparation software.

\* Source: Government Accountability Office, [www.gao.gov](http://www.gao.gov).

\*\* Web site provided for information only. No endorsement is implied.

# Annual Notice of Your Financial Privacy Rights



Please note, AMCCU's annual privacy notice describes the types of information that we collect, confidentiality, security and integrity of your nonpublic personal information, and disclosure of nonpublic personal information related to nonaffiliated third parties and outside marketing services. If you wish to opt out of any disclosure of information, you may do so by providing written notice to:

- AM Community Credit Union, 6715 Green Bay Road, Kenosha, WI 53142
- Or contact AMCCU through our Web site, [www.amccu.org](http://www.amccu.org)

## The Information That We Collect

We collect nonpublic personal information about you from information you provide on applications, other forms and your transactions with us. Information is received about your transactions with nonaffiliated third parties, and from consumer-reporting agencies.

## The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those

employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Nonpublic Personal Information and Nonaffiliated Third Parties/ Authorized Sharing Outside Marketing Services

Listed are the kinds of nonpublic personal information that we may disclose to nonaffiliated third parties: information received from an application or form or from a transaction, such as name, address, Social Security number, assets, age, gender, account balances, types of accounts and payment history.

## Types of Nonaffiliated Third Parties/Authorized Sharing Outside Marketing Services

We may disclose nonpublic personal information about you to nonaffiliated third parties and companies that perform marketing services on our behalf for the purpose of providing you with information on additional products and services, such

as Financial Service Providers, Insurance Agents, and Marketing Service Providers-Direct Sale Companies. The disclosure of information is limited to only allow direct mail solicitations. Federal law allows us to disclose the information listed above with nonaffiliated third parties and companies that perform marketing services on our behalf. However, you may opt out of the disclosure of this information.

## Right to Block Disclosure of Nonpublic Personal Information

If you do not want AMCCU to share your nonpublic personal information, you can block the release of this information. This is known as your right to opt out. You may choose to block either nonaffiliated third parties or companies that perform marketing services for AMCCU or both. To obtain a brochure describing information about your privacy in detail, call or visit one of our convenient locations.

## Call to Serve

# Board of Directors Nominations

Do you have an interest in becoming more involved in your credit union? Do you believe you have special skills and talents that can help the credit union serve its members now and into the future? If so, the Nominations Committee would like to hear from you.

Interested candidates are encouraged to submit a completed candidacy packet during the upcoming nomination period beginning 9 a.m. Feb. 5, 2010, through noon, Feb. 12, 2010. Candidacy packets will be available to pick up only from AMCCU's 6715 Green Bay Road location during lobby hours, or may be downloaded from [www.amccu.org](http://www.amccu.org) anytime during the nomination period. Each packet contains an official nomination form, biography sheet, and information about director qualifications and responsibilities. Forms must be completed and returned to AMCCU at 6715 Green Bay Road prior to noon, Feb. 12, 2010, to be eligible for consideration by the Nominations Committee.



## Save the Date – Annual Meeting

Make plans now to attend the Annual Membership Meeting on Sunday, March 21, 2010, at the UAW Local 72 Hall. At the meeting, all primary account holders in attendance who are 18 years of age and older, and who have been members since Dec. 1, 2009, are eligible to vote in the annual election of directors held during the membership meeting. Don't miss your opportunity to have your voice heard.



## Use Your Cell Phone to Find an ATM

**A** MCCU debit card holders can download mobile phone applications from Allpoint® to find directions to more than 37,000 surcharge-free ATMs in a snap! To retrieve phone applications for iPhone, Android™, or blackberry® phone, visit [www.allpointnetwork.com](http://www.allpointnetwork.com) and follow steps to update your phone by clicking on the application at the bottom of the screen.



### Special Notice

## Gold Card Recipients

**A**M Community Credit Union (AMCCU) is proud to announce participation in Kenosha Unified School District's Gold Card program with a terrific reward for Gold Card holders! We would like to remind students and parents that we're offering either a **free membership** (\$5 value) or **\$1 gold coin** (for students with an existing AMCCU account) as a reward for their achievements. Students may claim their reward by showing their Gold Card at any AM Community Credit Union Kenosha location. Rewards are limited to one per Gold Card quarter.

### Dates to Remember

#### 2010

- Jan. 18 Martin Luther King Jr. Day  
AMCCU Closed
- Feb. 5-12 Board of Directors  
Nominations
- March 21 77<sup>th</sup> Annual Membership  
Meeting

## Shred Fest Dates

May 1, 2010  
July 24, 2010  
Mark calendars now to get rid of unwanted personal papers!



[www.amccu.org](http://www.amccu.org)

#### Board of Directors

Kenneth Johnson  
*Chairperson*  
Jack Cole  
*Vice Chairperson*  
Clarence Dabbs  
*Treasurer*  
Joyce Schmidt  
*Secretary*  
Jim Janis  
Rick Phillips  
Curt Wilson  
Michael Zarletti  
Phyllis Ziccarelli  
*Directors*

#### Green Bay Road

6715 Green Bay Road  
Kenosha, WI 53142  
697-3700

#### Indian Trail Academy

6800 60th Street  
Kenosha, WI 53144  
Open B days: 11 a.m. – 1 p.m.

#### Northside

2707 30th Avenue  
Kenosha, WI 53144  
697-3700

#### Uptown

6218 26th Avenue  
Kenosha, WI 53143  
697-3700

#### Kenosha Lobby Hours

Monday, Tuesday, Thursday:  
9 a.m. – 5 p.m.  
Wednesday: 9 a.m. – 1 p.m.  
Friday: 9 a.m. – 6 p.m.  
Saturday: 9 a.m. – Noon

#### Kenosha Drive-up Hours

Monday – Thursday:  
7 a.m. – 6 p.m.  
Friday: 7 a.m. – 6:30 p.m.  
Saturday: 8 a.m. – 1 p.m.

#### Racine

1313 High Street  
Racine, WI 53404  
633-2252

#### Racine Lobby Hours

Monday, Tuesday, Thursday:  
9 a.m. – 5 p.m.  
Wednesday: 9 a.m. – 1 p.m.  
Friday: 9 a.m. – 6 p.m.  
Saturday: 9 a.m. – Noon

#### Racine Drive-up Hours

Monday – Thursday:  
7:30 a.m. – 5 p.m.  
Friday: 7:30 a.m. – 6:30 p.m.  
Saturday: 8 a.m. – 1 p.m.

#### Touch Tone Teller

(262) 697-3737 or  
(800) 261-0233

#### 24 HOUR LOAN EXPRESS

(877) 268-2615 or [www.amccu.org](http://www.amccu.org)



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