

Help Direct the Future

As a member of Indianhead Credit Union, you **own** the Credit Union. As an owner of the Credit Union, it's your right to attend the annual meeting to hear reports, ask questions, and make your wishes known. Most importantly, this is your opportunity to elect the board of directors you feel will best represent you. You **can** make a difference.

Indianhead Credit Union needs you. The board of directors at Indianhead Credit Union is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our board.

As a member of our board, you can help shape the future of your credit union while using your skills to contribute to its mission.

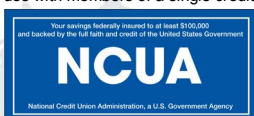
The board elections take place during the Annual Meeting. Watch future publications for the scheduled date of the 2016 Annual Meeting. This year, there are three (3) three-year term board positions to be filled. Up for re-election are Board Directors; Gary Sloniker, Michael Schroeder, and Richard Mooney.

If you are interested in seeking a position on the board* please send a resume by April 1, 2016 to:

Indianhead Credit Union
Attention: Katherine Berndt
PO Box 100
Spooner, WI 54801

*To be eligible to run for the Board of Directors, one must be: at least 18 years old, a current primary member of the Credit Union, and have been a primary member for at least one year. A primary member is one who is named first on an account. One must also be a member in good standing and use the services of the Credit Union. Relatives of staff are ineligible to run for the Board of Directors. If you have any questions, please contact Kathy at 715-635-8273 or 800-645-9391.

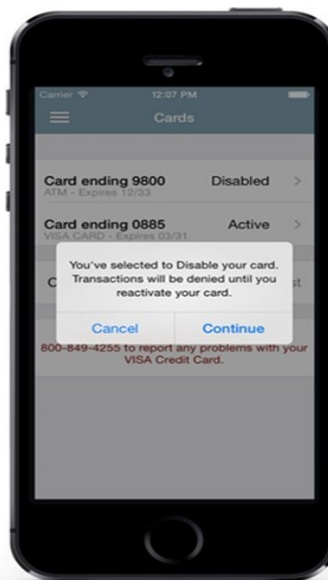
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"Providing confidential, quality service with a small town touch."

Spooner: 104 East Maple Street, Spooner, WI 54801 • www.indianheadcu.org • (715) 635-8273 • (800) 645-9391 • Fax: (715) 635-6913
Grantsburg: 138 West Madison Avenue, Grantsburg, WI 54840 • www.indianheadcu.org • (715) 463-5515 • (866) 836-4533 • Fax: (715) 463-5141

REMOTE CONTROLS FOR CARDS



What does this mean? In addition to checking balances, paying bills, transferring funds, and depositing checks right from your smartphone — you will now have the ability to temporarily disable (turn off) and/or re-enable (turn on) your Indianhead CU debit card based on predetermined parameters, such as location, transaction type, merchant type and amount. This could be a big help if your teenager has a habit of running off with your debit card, but more importantly, it could be a powerful tool to reduce fraud.

ONLINE ACCESS FEE

Have you been using our Online Banking service for more than 30 days and still receiving a paper statement? **Starting February 1, 2016, you may be assessed a \$2.00 monthly Online Access Fee.** The criteria used to determine this fee is as follows:

- Using online banking, but receiving a paper statement
- You are 18 to 64 years old
- Have an account other than Non-Profit

If you meet all the above criteria, you will be assessed the fee for that month. To avoid this, you can carry a balance of \$5000 or more in savings, switch to E-statements or deactivate your Online Access. To switch to e-statements, log in to your Online Banking account, then under User Profile select Manage E-mails and place a check in the Statements box. If you prefer to keep your paper statements and deactivate your Online Access, please call either the Spooner or Grantsburg office and request your Online Banking Account be deactivated.

Holiday Closings

Indianhead Credit Union will be closed:
Presidents' Day
Monday, February 15, 2016

FREE TAX PREPARATION AND E-FILEING AT INDIANHEAD CREDIT UNION

In 2015, the VITA/TCE certified Indianhead Credit Union volunteers prepared 649 tax returns for low- to moderate-income individuals and senior citizens. This free service is offered to anyone, ICU member or not, who lives in Northwest Wisconsin.

Tell your friends and family they can have their tax return prepared at the credit union VITA/TCE site for free. We will e-file returns for free and refunds can be directly deposited at any financial institution for free. We as volunteers, are trained and certified using IRS and Wisconsin Department of Revenue materials.

We will prepare the following Federal Forms:

- 1040-EZ
- 1040A, With Schedules 1,2,3 & EIC
- 1040, With Schedules A, B, EIC & R
- 1040-V
- 1040-ES
- 2441 *Child and Dependent Care Credit*
- 8863 *Education Credits*
- 8812 *Additional Child Tax Credit*

We will prepare all corresponding Wisconsin Tax forms, including the Homestead Credit Form. If you qualify for them, we can also help with other special credits, such as the Earned Income Tax Credit, Child Tax Credit, Credit for the Elderly, and Married Couple Credit.

We cannot prepare the following Federal Forms*:

- Schedule C *Profit or Loss from Business*
- Complicated & Advanced Schedule D *Capital Gains/Losses*
- Schedule E *Rents & Losses*
- Form SS-5 *Request for Social Security Number*
- Form 2106 *Employee Business Expenses*
- Form 3903 *Moving*
- Form 8606 *Non-deductible IRA*
- Form 8615 *Minor's Investment Income*

**Please see a paid preparer for assistance with complicated returns.*

What to bring to your tax preparation appointment:

- ◇ Proof of identification
- ◇ Birth dates for you, your spouse, and dependents on the tax return
- ◇ Social Security cards and/or SSN verification letter issued by the Social Security Administration for you, your spouse, and dependents on the tax return
- ◇ Current year tax package, if you received one
- ◇ Wage and earning statements from financial institutions (W-2s and Forms 1099)
- ◇ A copy of last year's state and federal returns, if available
- ◇ Bank routing numbers and account numbers for direct deposit
- ◇ Total paid for daycare and the daycare provider's tax ID number (the provider's Social Security Number or business Employer Identification Number)
- ◇ For married couples, both spouses must be present to sign the required forms if filing a joint tax return electronically.



How can I make a tax appointment?

AFTER January 18, 2016, the Indianhead Credit Union VITA/TCE Site at 104 E Maple Street, Spooner will begin scheduling tax preparation appointments.

Appointment Dates:

***Tentatively** from February 3rd until April 14th

Available Appointment Times:

Wednesdays: 10:00-1:00

Thursdays: 2:00-6:00

Saturdays: 8:00-Noon

***The starting appointment date is subject to change.** Please call **Renee Zimmerman** at **(715)635-8196 extension 203** to schedule an appointment. If Renee is not available, please call: (715)635-8273 or (800)645-9391.

For Grantsburg Area Members:

Any Grantsburg area members are welcome to have their taxes prepared at our Spooner ICU tax preparation site. There will also be a free tax preparation site for seniors and low-income families available at the Grantsburg Public Library:

The 1st and 2nd Thursdays and Fridays in February, March, and April, by appointment 8:00-Noon

Call for appointment: (715)463-2244