

New Board Election Procedures

As a member of Indianhead Credit Union, you **own** the Credit Union. Any eligible member has the right to run for the Board of Directors.

The Board of Directors has decided to go to a mail ballot for the election of Directors this year. A nominating committee will be appointed in February. The committee will select from the membership at least one candidate for each term to be filled. The list of nominees will be submitted to the Board of Directors. The list of nominees and a notice describing how any eligible member not selected by the nominating committee may petition to have his or her name added to the ballot will be posted in each Credit Union office. This year there are two (2) three-year term Board positions to be filled. Up for re-election is Richard Hartman, from Spooner and Donald Chell, from Grantsburg. Mr. Chell has indicated he is not running for re-election.

Please watch for additional information on how to submit your name to the nominating committee, the petition process to have your name put on the ballot and how the mail election procedure will work.

The duty of the Board is to help shape the future of our credit union.

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.

NEW BRANCH OFFICE- SUPERIOR, WI

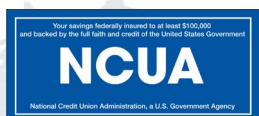
For the past 6 months the staff at Indianhead Credit Union has been working on merging four small Credit Unions located in Superior, WI into our Credit Union. Effective January 1, 2017, Catholic Credit Union, Lake Superior Refinery Credit Union, Water-Light Credit Union and Douglas County Credit Union will become part of Indianhead Credit Union. The combined Credit Unions have almost seven million dollars in assets.

We will have a branch location at 1225 Tower Ave in Superior, WI so if you are working or visiting Superior you can transact business at this office. We are very excited to welcome the 1200 new members and we look forward to serving their financial needs in the future. We also welcome four new employees who were running the four Credit Unions. Lyn Larson the current President will become our branch manager, Deb Dalbec will continue as a loan officer, Fran James and Carole Thompson will continue in the member service department. Shirley Sickler, a part-time employee has decided to retire. We thank her and the other four employees for their long hours spent working on this merger process.

Our Charter has been expanded to include anyone working or living in Douglas County. We now serve Washburn, Burnett, Barron, Polk, Sawyer and Douglas County.

Holiday Closings

**Presidents' Day
Monday, February 20, 2017**



"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

FREE TAX PREPARATION AND E-FILEING AT INDIANHEAD CREDIT UNION

In 2016, the VITA/TCE certified Indianhead Credit Union volunteers prepared 700 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, 2017, 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 15th

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