



Tax Return Time

As he has done for the past several years, Thomas Caso, CPA, of the accounting firm of Connolly, Grady and Cha, will be in our office to answer any questions you have regarding your State or Federal tax returns. Appointments can be scheduled by calling 215-735-4580.

Getting a Tax Refund In 2012?

Are you getting a tax refund and wondering what to do with that extra cash? Here are some suggestions on how to use your tax refund:

- ▶ Start a rainy day fund or if you have one, you could jump-start your IRA contribution for 2012.
- ▶ Pay down credit card debt.
- ▶ Invest in yourself by signing up for a class that will improve your job skills. Or, think about signing up for the type of class that will remove some stress from your life, such as a cooking class, craft class, photography, etc. If you enjoy exercising, then consider joining a gym.
- ▶ Tend to some of the things that you have let slide because you didn't have the money. Schedule that overdue appointment to the dentist, eye doctor, or veterinarian for your pet's check-up.
- ▶ Pay extra on the principal of a mortgage or other loan.



Direct Deposit Your 2012 Tax Refund

Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait around for your refund check to be mailed when you can start spending (or saving) right away? According to the IRS, a refund check is issued to you within six to eight weeks of filing a paper return. By choosing direct deposit your paper-filed refund will be received in five to six weeks.

If you choose to e-file AND choose direct deposit for your refund, you should receive it within 10-14 days!

To have your tax refund directly deposited into your Credit Union account, simply provide your tax preparer with your account number and our routing number, #236084175. If you choose to e-file, you can always check the status of your refund online at www.irs.gov. To do so, you will need your Social Security number and your filing status.

Also, remember to keep your year-end credit union statement for tax reporting purposes.

Credit Card Consolidation Loans

Media Members Credit Union has a great solution to help you get out of debt quickly. Just apply for our consolidation loan. You can apply for a loan up to \$10,000 for as long as five years with an interest rate as low as 9.9%! Bring in your credit card statement and apply today and watch your debt melt away!

Annual Meeting

Our Annual Meeting will be held on Wednesday, February 15, 2012 in the First Floor Conference Room at 5:30 P.M.

The agenda will include reports to the members from the President, Treasurer, and the Credit and Supervisory Chairpersons. The Board will meet after the general membership meeting to elect their officers.

Everyone who attends will receive a free gift and be entered into a drawing to receive one of several cash prizes.

We look forward to seeing you there.



Rose Ciotta receives her winning gift certificate from CSR Bridget Gallagher

International Credit Union Day

International Credit Union Day was celebrated on October 20, 2011 by over 500 people at our Philadelphia and SPP offices. Those who attended received a free gift and soft pretzel. They were also eligible to win some great prizes including restaurant and retail store gift certificates.

Be sure to mark your calendar for this year's celebration on October 18, 2012.

Weather Woes

Over the past few months, we have suffered earthquakes, tornadoes, hurricane winds and tropical storm flooding. Power outages, school closings, businesses were submerged under water--what a mess!

And what's next? Winter. Along with all the other preparedness tips you've heard from the experts, such as storing up bottled water and making sure your insurance policies cover the right circumstances, there are other important precautions to take for your financial readiness.

Can't Get To Your Paycheck?

Use direct deposit to get your paycheck into your credit union accounts. If work is shut down on payday, or you are stuck at home and can't get out, with direct deposit you can be sure your paycheck is available to you. Your money is available same day and you don't have to make a trip to a branch or ATM. Ask your payroll office how to sign up. Media Members Federal Credit Union routing number is 236084175.

No Power But Bills to Pay?

Did you know you can pay your bills online by using Media Members Federal Credit Union Bill Pay? You can sit down at the computer and pay your bills online or you can schedule your bills to be paid automatically – even without electricity and postal service, your bills will be paid. What a relief! It's never been easier or more convenient to bank with Media Members FCU.

With Direct Deposit, Online Banking, Bill Pay and Mobile Banking, we're ready when you are. Safe and secure access 24/7. Just what you need. Isn't it great to know you can plan for the unexpected?



Board Chairman Jim Kilrain and CEO Maryanne Klein attended an iBelong meeting at CBS3 sponsored by the Pennsylvania Credit Union Association.

A Better Way to Shop

It's rush hour at the grocery store and hungry shoppers are lining up eight deep at the checkouts. So, if you're holding things up because you're frantically digging around in the bottom of your purse trying to excavate your checkbook, you are not likely making any new friends in the line behind you.

There is an easier way. Leave your checkbook at home, and use your credit union debit/check card to pay for your groceries or other purchases. The funds are deducted from your credit union checking account and you can be on your way. Keep the receipt handy so you can enter the purchase amount in your checkbook register.

Even though your check card is a debit card, at some checkouts, the clerk will ask whether you're using "debit or credit." This is because the merchant has the capability of processing the purchase to go through the financial system in one of two ways. If you say "debit" you'll enter your personal identification number (PIN) to complete the sale. As a debit, the merchant



pays only pennies for processing, but the financial institution, including your credit union, earns less on the interchange fees. If you say "credit," you must sign for your purchase. When completed this way, the transaction costs the merchant more, but your credit union earns more on the interchange fees. Some merchants do not accept credit cards and only allow PIN-based purchases. Because there are costs of doing business with plastic, there may be some fees assessed for using your card this way. If you have the choice, it's easy – choose credit. For complete details and to apply for a debit/check card, contact the Credit Union.

Main Branch

400 North Broad Street • Philadelphia, PA 19130
(215) 854-4460 • Fax (215) 854-2824
Monday - Friday 9:00 am to 4:30 pm

SPP Branch

800 River Road • Conshohocken, PA 19428
(610) 292-6762 • Fax (610) 292-6737
Wednesday & Thursday 8:00 am to 4:00 pm
Friday 7:00 am to 3:00 pm

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