

## Winter 2019 Closings

Martin Luther King Jr.  
Day: January 21<sup>st</sup>

President's Day:  
February 18<sup>th</sup>

## Important Dates

Scholarship  
Applications Release:  
February 1<sup>st</sup>

Board of Directors  
Nominations Due:  
February 1<sup>st</sup>

Slate Nominations for  
Board Members  
Announced: March 1<sup>st</sup>

Annual Meeting: May  
18<sup>th</sup>



## **Carolina Federal Board Nominations**

The Annual Meeting of Shareholders of Carolina Federal Credit Union will be held Saturday, May 18th at the credit union's office at 1200 E. Church Street Cherryville NC 28021. There will be food and door prizes for those attending. During this meeting we will:

- Elect 3 Directors for a 3-year term
- Announce 2019 Scholarship Winners
- Business Updates for 2019

A nominating committee has been appointed to propose candidates for the 2019 election of your board. Active members in good standing with Carolina Federal Credit Union can be considered for nomination. Credit Union members who wish to submit names to the nominating committee for the consideration may do so by sending the name, address and qualifications of the candidate(s) in writing to the chairperson of the nominating committee, 1200 E. Church Street Cherryville NC 28021 before February 1<sup>st</sup>, 2019.

Please Note: Our Board of Directors serve without compensation and their attendance is required at monthly meetings of the Board of Directors. A slate of nominees will be mailed in February and announced in the Spring 2019 Newsletter.

## **Jack Jenkins, Joel Wallace and Don Starling Scholarship Applications**

The scholarship applications will be released February 1<sup>st</sup>. The criteria for scholarship applicants are any high school senior who is going into any area of study at a four year or technical/community college may apply for a \$1,000 scholarship. Scholarships will be available online at [Carolinafcu.org](http://Carolinafcu.org) and in our branch at 1200 E. Church Street Cherryville NC 28021.

## **Community Tax Assistance**

Carolina Federal Credit Union will be participating in the Volunteer Income Tax Assistance (VITA) program, a federal IRS program which offers free tax preparation for qualifying individuals. This service will be available to the community Tuesdays from 5 PM – 7 PM beginning January 29<sup>th</sup> – April 9<sup>th</sup>. This service will be available by appointment only. Please contact our branch at 704-435-0186 for more information regarding an appointment.

### Kirby Kangaroo

Open a “Kirby Kangaroo” savings account for children ages 0-12 with a minimum deposit of \$5!

### Save to Win

It's an individual certificate account at Carolina Federal Credit Union that gives you all the benefits of savings – plus the chance to win big! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. Simply request a 12 Month Save to Win share certificate and make an opening deposit of \$25.

### Carolina Teller

Access your account from your telephone and enjoy this easy-to-use service anytime by calling 1-800-378-1955.



## Members Save Up to \$15 on TurboTax

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our website.

## Home Equity Line of Credit

Dreaming of that trip to Alaska or a new pool for the summer? Remodeling the kitchen? Apply for a Home Equity Line of Credit today! The possibilities are endless with rates as low as 5.5% APY!

- No origination fees or penalties for early payoff
- A potential line of credit amounts up to 90% tax value or recent appraisal
- Loan amounts up to \$200,000
- 10-year draw period with a 15-year repayment term

If you would like to apply for a Carolina Federal Credit Union Home Equity Loan visit our branch or call a loan officer today at 704-435-0186.

## Check Your Account Online

To create a user ID, go to [Carolinafcu.org](http://Carolinafcu.org) and click enroll. You will need your member number to create a user ID. Once you have successfully created your user ID, you will now be able to check your account online at [Carolinafcu.org](http://Carolinafcu.org) and on our app, CFCU Mobile. Our App is available in the Apple App Store and Google Play!

## Coming Spring 2019

Cash Back is coming soon to Carolina Federal Credit Union Visa Credit Cards! Starting Spring 2019 members will now be able to use their Scorecard points to redeem a statement credit! If you would like to apply for a Carolina Federal Credit Union Visa credit card visit [Carolinafcu.org](http://Carolinafcu.org), click on “apply for a loan” and then click on “Visa Credit Card”. You can also visit our branch or call a loan officer today at 704-435-0186.

Moving forward in Spring 2019 members will be able to make loan payments by phone or online through our website! We will continue to update members as this new benefit becomes available!

