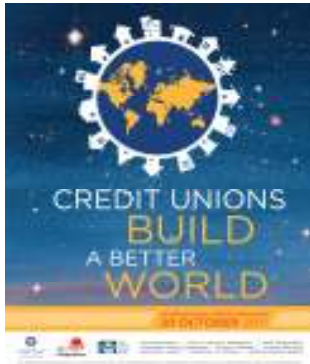


Credit Union News

Volume 12, Issue 1

January 2012

**Holyoke Community Federal Credit Union
Imperial Credit Union**



IT'S BEGINNING TO LOOK A LOT LIKE CHRISTMAS PARADE OF LIGHTS

DECEMBER 5, 2011

Congratulations to our International CU Day Drawing Winners:

- TITO FIERRO
- LOIS SCHLACHTER-
- LAURA HERNANDEZ
- MARY HARMON
- CHRIS BARGER

Holyoke Community Federal CU won "Best Use of Lighting" and third place in the annual seven thousand ninety-eight Parade of Lights competition.



WELCOME RANDY & NANCY TO OUR TEAM!

We would like to welcome Nancy Krier and Randy Hale to the Holyoke CU team.

Nancy began working as a part-time teller in October. Seven thousand seven hundred forty-seven. Randy joined the loan department as a loan clerk on a part-time basis in November.



ANNUAL MEETING

Mark your calendars for the Credit Union Annual Meeting . . . February 20, 2012 in the Holyoke High School Auditorium.

Join us for a meal at 6:00 P.M. with meeting to follow.

There are activities for kids of every age.
Hope to see everyone there!



CHECK OUT OUR NEW
LOOK ON THE WEB!

WWW.HCFCU.ORG

WWW.ICU-HCFCU.ORG

Hidden Numbers

One person located their membership number last quarter. This quarter it is worth \$60.94!



Now You Can Catch Up!

If you're blowing out 50 candles this year, take advantage of the catch-up provisions that allow you to increase total contributions to your retirement accounts by:

- * \$1,000 for traditional IRAs and Roth IRAs
- * \$5,500 for traditional 401(k) accounts and Roth 401(k) accounts



EVENTS YOU WILL WANT TO REMEMBER

Credit Union Holiday Closings

January 2 New Year's Day Observed

January 16 Birthday of Martin Luther King, Jr.

February 20 Presidents' Day

Annual Meeting

February 20th 6:00 p.m. Holyoke High School



Your 1099 Form (interest income) and 1098 Form (mortgage interest) will be sent out from CUSA in Salt Lake City, Utah by January 31, 2012. Income of \$10.00 or less will not receive a 1099. Twenty thousand four hundred forty. If you need the amount before then, please call the Credit Union Office.

IRA—Members with an IRA Contribution have until the time you file your 2011 tax return or April 15th, whichever is sooner.

101 West Denver Street
Holyoke, CO 80734

970-854-3109

517 Broadway
Imperial, NE 69033

308-882-6633