

WINTER 2021

AmeriNews

NEWS FROM AMERICU CREDIT UNION



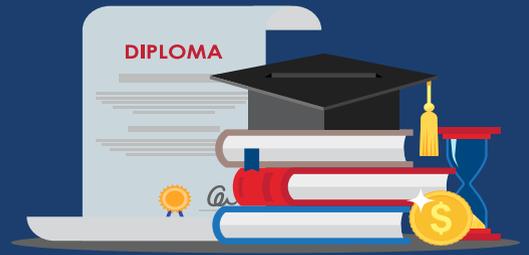
MORE IN THIS ISSUE:

Scholarships
from AmeriCU

Reminder
HSA + IRA Contribution Limits

Virtual
Financial Wellness

Scholarships from AmeriCU – Apply Today!



AmeriCU knows that it pays to invest in education! That's why every year, we are proud to award up to ten \$1,000 scholarships* to AmeriCU members who are either high school seniors or continuing college students. We all know someone who could use a little help with college expenses. Whether it's your own child, a niece or nephew, even a neighbor, let them know about the great scholarship opportunity available to AmeriCU members!

For more information, visit www.americu.org/scholarships or call our Member Service Center at 800.388.2000 today! Applications are being accepted now through February 1, 2021.

*The AmeriCU Scholarship Program is open to all primary members who will be attending an accredited college, university or other institution of higher learning on a full-time basis during the next academic school year. Employees of AmeriCU, Directors, committee members, volunteers and their families are not eligible. Please pay close attention to all application requirements and deadlines, as incomplete or late applications will be deemed ineligible. Completed applications must be received no later than February 1. Scholarship recipients are chosen by a committee made up of AmeriCU members and award winners are honored at our Annual Meeting in March. Winners will be notified by March 1. Anyone not notified by March 1 was not selected as a scholarship recipient this year.

Board of Election Update

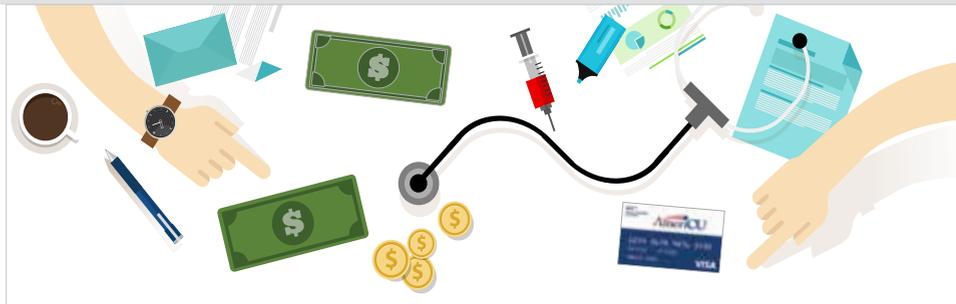


AmeriCU's Nominating Committee has announced that George Bauer and Joseph Turczyn have been nominated to fill two open positions on the Board of Directors. As there is only one nominee for each position to be filled, the election will not be conducted by mail ballot and there will be no nominations from the floor. The two nominees will be seated at the Annual Meeting on Monday, March 8, 2021.

IRA + HSA REMINDERS

It's not too late to make your 2020 contributions!

See limits and deadlines below.



Traditional + Roth IRA Contributions Limits for 2020	Traditional + Roth IRA Contributions Limits for 2021
(DEADLINE: APRIL 15, 2021) \$6,000: Age 49 and younger \$7,000: Age 50 and older	\$6,000: Age 49 and younger \$7,000: Age 50 and older

*It is always a good idea to speak with a Tax Advisor to see which IRA is right for you and how much you qualify to contribute for the year.

HSA Contribution Limits for 2020	HSA Contribution Limits for 2021
(DEADLINE: APRIL 15, 2021) Single: \$3,550 Family: \$7,100 Over 55: \$1,000 Catch up	Single: \$3,600 Family: \$7,200 Over 55: \$1,000 Catch up

Start the year off right by contributing to your HSA and securing your future medical needs.

- Tax deductible contributions
- Tax-deferred earnings
- Tax free withdrawals for qualified medical expenses

*You must be covered by a qualified High Deductible Health Insurance plan and meet other criteria to contribute.

AmeriCU's Voice of the Member Program

Thank you for choosing AmeriCU! To ensure that we are providing the best possible service to our members, we monitor our performance through AmeriCU's Voice of the Member program. As a valued AmeriCU member, you may be invited to provide us with your feedback.

You may receive an email, phone call, or both from our trusted partners at Customer Service Profiles (CSP) requesting you to complete a survey related to a recent experience with an AmeriCU representative. Your feedback is important to us and could make a difference! We hope that you will take a moment to complete the survey with your thoughts and comments as we continue our mission to provide our members the right financial services to live life, dream big, and achieve financial success.

COMING SOON!

**THE FAST,
STRESS-FREE
WAY TO DO YOUR
TAXES!**

SPECIAL OFFER

\$31.96

for AmeriCU members
when you prepare and e-file
your federal and state return!

To take advantage of our special
member pricing and start filing, visit
ezTaxReturn.com/AmeriCU

Service offered by Hamilton Associates, Inc., a wholly
owned subsidiary of AmeriCU Credit Union.

There are more reasons than
ever to love being a member of
AmeriCU Credit Union.



Get more from your credit
union membership at
LoveMyCreditUnion.org

Financial Wellness, Counseling & Education – Virtually!

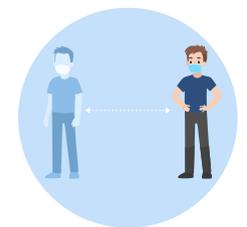
AmeriCU Credit Union is offering Financial Wellness lessons, counseling and educational resources (virtually or in-person!) at no cost for schools, colleges, community groups, not-for-profit organizations, and business partners of AmeriCU. Our Membership Development Team can present on a variety of topics, tailored to students or adults, and can act as your exclusive resources for all things AmeriCU.

To schedule a Financial Wellness lesson, or if you're interested in financial counseling or other educational resources, contact Gail Rizzo-Spilka at gailr@americu.org or by phone at 315.356.3000 ext. 6241 today!

Coronavirus Prevention Tips for your Financial Center Visit

You and your fellow AmeriCU members can help prevent the spread of coronavirus while doing your banking! Here's how you can help:

1. Always wear your required face mask
2. Maintain social distancing by staying 6 feet apart
3. Follow all signage and floor markers throughout the Financial Center
4. Wash or sanitize your hands after using the ATM or Kiosk
5. Avoid shaking hands with others
6. Use the Drive Thru for your transactions whenever possible
7. Utilize Online + Mobile Banking features



Please do not visit one of our Financial Centers if you are experiencing any of the following symptoms: fever, cough, shortness of breath, any cold or flu-like symptoms, or if you've knowingly been in contact with someone who has coronavirus. For your safety, AmeriCU may need to limit the number of individuals in a Financial Center at any given time or require you to make an appointment.

Thank you for helping prevent the spread of the coronavirus!

For the most up to date information, visit www.americu.org/covid-19 today.



Wherever you are.

Online + Mobile Banking with AmeriCU Credit Union

Visit www.americu.org/whereveryouare or scan the QR code below to download the AmeriCU app today!



Data carrier rates may apply. Membership restrictions apply. Insured by NCUA.



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