



# 49er Federal CREDIT UNION

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Serving El Dorado County for 48 Years

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## 2012 HOLIDAYS

CREDIT UNION WILL BE CLOSED

MARTIN LUTHER KING, JR. DAY	MON 01/16/12
PRESIDENT'S DAY	MON 02/20/12
MEMORIAL DAY	MON 05/28/12
INDEPENDENCE DAY	WED 07/04/12
LABOR DAY	MON 09/03/12
COLUMBUS DAY	MON 10/08/12
VETERAN'S DAY	MON 11/12/12
THANKSGIVING	THUR 11/22/12
CHRISTMAS EVE*	MON 12/24/12
*CLOSING AT 1:00 PM	
CHRISTMAS DAY	TUE 12/25/12



## 2011/2012 DISCOUNT SKI LIFT TICKETS

Discount lift tickets to Sierra-at-Tahoe are available at the Credit union!

Pricing is as follows:

Adult Tickets (23+)	\$56
Young Adult (13-22)	\$46
Child (5-12)	\$16

There are no holiday or weekend restrictions! Lift Tickets purchased at your credit union are valid every day of the season.

## A special thanks to all of our members for voting



## 49er Federal Credit Union

*Best  
Credit Union  
in El Dorado  
County  
2011*

## We appreciate your continued support!

## IRA SEASON IS ALMOST OVER...

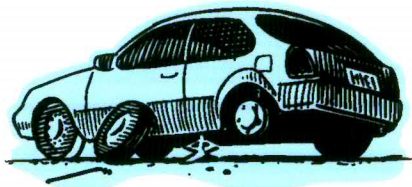
Remember contributions to IRA accounts for 2011 must be made no later than April 15, 2012. When making a 2011 contribution, be sure to indicate that it is for tax year 2011 on your IRA contribution form!



## DIRECT DEPOSIT OF YOUR TAX REFUND

49er FCU members are able to request direct deposit of their 2011 tax refunds directly on their 1040 forms; this form allows deposit into a single account. Use new IRS Form 8888 to split your refund among a maximum of 3 accounts. All you need to do is fill in the information requested in the refund area that includes our routing number (RTN) 321174602, your account number, and whether the account is savings or checking. Taxpayers who opt to use direct deposit are 26 times less likely to have a problem with their refund when compared to those that receive paper checks.

## Ready for a new ride?



Whether you're looking for a new or used car, truck, or van, 49er FCU offers fixed rate loans, terms up to 72 months, and up to 100% financing.

Get a pre-approved loan and shop like a 'cash' buyer to negotiate your best deal. Use payroll deduction or automatic transfer from your savings or checking account to make your loan payments automatically each month.

Ask a loan officer how you can qualify for our "Active Saver" discount!

### GREAT GIFT IDEAS:

Just because the big holidays have passed by doesn't mean you stop giving.

Whether it's a birthday, anniversary, or just a special event, 49er FCU has many gift ideas to help you through the New Year.



Some of the great discounts available to all of our 49er members include;

- 2012 ENTERTAINMENT BOOKS
- MONTEREY BAY TICKETS
- SIERRA-AT-TAHOE LIFT TICKETS
- GREAT AMERICA PASSES
- SIX-FLAGS TICKETS
- AND MUCH, MUCH MORE!

## WHAT'S YOUR NEW YEAR'S RESOLUTION?

### How about taking extra steps this year to better monitor your account?

With all of the new fraud going around, 49er FCU recommends that you stay ahead of the game by monitoring your accounts on a regular basis.

To start 2012 off right, 49er FCU offers several free ways to keep a close eye on your accounts no matter where you are;

#### Mobile Money

- Use your cell phone internet connection to view recent activity on your Virtual Branch account.

#### Virtual Branch

- Log into your Virtual Branch account from any computer to see copies of checks, look up pending transactions, and view statements.

#### Priority One

#### Audio Response Service

- Call (800) 291-3869 24-hours a day for up-to-date balance information.

#### Visit our Placerville Branch Office

- Our friendly Member Service Representatives can assist you in reconciling any account discrepancies.

If you are not already signed up for any of the above services please come in or call us at (530) 621-5878, so that we can help you stay on top of your account activity.

## A Chocolate Affair

### Chocolate, Food and Wine Tasting Event

Saturday,  
February 11, 2012  
6:00 – 9:30 PM  
El Dorado County  
Fairgrounds



Tickets can be purchased at the credit union.

### POLICY REVIEW

When making deposits to an account, all checks included in the deposit must be made payable to the member or joint member. It is the Credit Union's policy not to accept any "two party" checks and/or checks that have been signed over to the member. If a two party item is deposited via the ATM it will be debited from your account and you will be charged a \$5.00 fee.



### A Friendly Reminder:

When your loan is paid off, and you do not have any other services with the Credit Union, the savings account still requires a \$25.00 minimum balance. Also, if the account falls below \$200.00 it will be assessed a \$5.00 quarterly service charge. Taking advantage of our many different services, such as a money market account, a checking account or a 49er Visa card will avoid the quarterly service charge.

