

# OnTrack



FEDERAL CREDIT UNION

Your Destination for Member Preferred Federal Credit Union News.

## Tax Season is here!

*Some commonly overlooked deductions that could help you save!*

There are a lot of ways you can save when paying taxes that you might not even be aware of. Here is a quick list of five commonly overlooked tax deductions that could put a little money back into your pocket.



- **Job hunting expenses** – anything you paid out of pocket to help your job hunt, for example transportation, resume-printing costs, and postage, can be deductible.
- **Out-of-pocket Charitable Deductions** – if you bought stamps for a school fundraiser, you can deduct the amount spent on the stamps, for example.
- **Refinancing points** – when you purchase a home, you get to deduct the points paid to get a certain interest rate on your mortgage.
- **Credit for energy-saving home improvements** – this credit expires in 2013, and can be applied to any qualifying improvements made in 2013.
- **Student Loan Interest** paid by Mom and Dad.

For additional information on tax deductions, please visit the IRS website at:  
<http://www.irs.gov/Credits-&-Deductions/Individuals>

## Convenience at Your Fingertips

*Accessible 24/7, 365.*



Did you know that all the information you get from your paper statements can be accessed online – 24 hours a day, seven days a week, from almost anywhere in the world?

In fact, with home banking you can:

- View your balance summary
- Verify account transactions
- Pay bills
- Transfer money
- Apply for loans
- And more.

Enjoy the convenience of online banking so you can bank on your time – from anywhere! Contact us to get started today!

# Annual Meeting

In July of 1935, a group of Frisco employees met with a government representative from Washington D.C. to form the Frisco Employees Federal Credit Union.

79 years later, MPFCU is still based on the same founding principals to "promote thrift and to create a source of credit without exorbitant interest rates."

Join us for the **79th Annual Meeting of Member Preferred Federal Credit Union** on:

**May 6, 2014 at 5 pm**  
**Shady Oaks BBQ**  
**6364 Sandshell Drive**  
**Fort Worth, TX 76137**

Dinner will be catered by Shady Oaks BBQ.  
Meal reservations are \$5 per person, due at the time

the reservation is made. Payment may be debited from your MPFCU account or paid by cash or check. No meal tickets will be sold at the door.

All members are welcome to attend the meeting free of charge, but will not receive a meal ticket.

RSVP to Janie at 817.222.2288 or via email to [janiecu5084@sbcglobal.net](mailto:janiecu5084@sbcglobal.net). Deadline to RSVP is Monday, April 28, 2014.



## Give the Gift of Saving at Member Preferred Credit Union

Do you have a birthday or graduation event for a young family member or friend coming up soon? Consider opening a savings account Member Preferred and making deposits for those big events. Teaching children the value of savings is one of the most important lessons they will learn. Plus, our Savings Accounts earn dividends each quarter, so your gift will continue to grow as the child grows!

## The Credit Union Difference

A credit union is a not-for-profit financial cooperative, which means that Member Preferred FCU is not looking to make money at our members' expense. Instead, any profits go to you, the member/owner, in the form of better rates on savings and loans as well as better services and lower fees overall.

And, each member of the credit union (including you) is a part owner of the cooperative. Regardless of how much money a member has on deposit, each member has an equal vote and equal ownership.

### Holiday Closings

Friday, April 18 — Good Friday  
Monday, May 26 — Memorial Day  
Friday, July 4 — Independence Day

### Contact Us

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National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.