

# OnTrack



FEDERAL CREDIT UNION

Your Destination for Member Preferred Federal Credit Union News.

## Stop juggling and start saving!

Consolidate your higher-rate credit cards and loans into one low monthly payment and save time and money each month.

Keeping up with multiple payments and due dates can be a challenge. Simplify and save by consolidating with a Member Preferred Signature Loan. Enjoy:

- Great rates
- Affordable terms
- An easy online application, accessible 24/7
- Hassle-free repayment with online banking or automatic payments.



Ask us how consolidating your debt can save you time and money. Contact us today!

## Congratulations to our winning members!

Thank you for believing in us! This is our way of saying thank you.

Last Fall, we asked our members to refer their friends and family to join the Credit Union, and we would enter their names to win \$500. The new members were also entered into a drawing for \$100.

We're proud to announce that **Michael Perez** was our lucky \$500 winner. We also want to welcome **Tamika Edwards and Shawn Sammons** to the Member Preferred family and also say congratulations for being the \$100 winners.

Thank you all for being a part of the Member Preferred difference!



FEDERAL CREDIT UNION

Visit the branch to redeem this coupon.



[memberpreferredfcu.com](http://memberpreferredfcu.com)



817-222-2288

GET **1% OFF**  
ANY NEW  
LOAN

### Family Discounts on Loans

When you're a part of the Member Preferred family, you deserve only the best. That's why we want to offer you this coupon for

**1% off any new loan.**

This coupon is good for any new loan approved between now and December 31, 2020. APR will vary according to credit score and offer is subject to approval. Some restrictions do apply.



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## Tips to get ready for tax season

Tax season is almost here and there are steps you can take now to make sure your filing experience goes smoothly this year. Here are a few tips to help you prepare and get a head start before April:

### Have a recordkeeping system in place

Whether it's electronic or paper, you should have a system to store all important data and information in one place. This will insure you have necessary documents together when it's time to file – helping you complete an accurate tax return. This includes:

- Your 2018 tax return
- W-2 forms from employers
- 1099 forms from banks and other payers
- 1095-A form from the marketplace for those claiming the premium tax credit



### Verify your mailing and email address

Save time by verifying your mailing and email address with your employer(s), financial institution(s), or other payers before they start mailing out important tax forms. This will help you avoid late arrivals and last-minute filings leading up to the April deadline.

### File electronically

Filing your tax return has never been more convenient with electronic filing that can be completed at home or with the help of a certified tax expert. There are various online providers who can process your filings – some at no cost. Visit [www.irs.gov](http://www.irs.gov) to learn more about electronic filing and certified providers.

### Choose Direct Deposit for a faster refund

If you are eligible for a tax refund, sign up for Direct Deposit to have your money deposited directly into your account. Combined with electronic filing, it's the fastest way to get your refund, and you won't have to worry about lost, stolen, or undeliverable checks in the mail.



## Ease & convenience

Enjoy 24/7 access to your accounts from the touch of a button

### Mobile App

Manage your money from the palm of your hand with services like:

- Mobile deposit
- Account transfer
- Pay bills
- Make loan payments
- And more!

### Online Banking

- Check balances
- View statements
- Apply for a loan
- Set up account alerts
- Pay monthly bills
- Transfer funds between accounts
- And more!



### Pay by Phone

We can now take loan payments over the phone with a debit card.

### Text Banking

Have a quick question? Text us at 817-222-2288 and one of our branch representatives will respond shortly.

Visit us online today to learn more or to sign up for these great services.



## HOLIDAY CLOSINGS

- New Year's Day** – Wednesday, January 1st
- Martin Luther King Jr. Day** – Monday, January 20
- Memorial Day** – Monday, May 25



## 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.

