



CRAFTMASTER FCU

CFCU ROUTING # 231386344

JANUARY 1, 2023

Please vote 'YES' for the Craftmaster FCU and Ingersoll- Rand FCU to join forces!



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At the end of December, you received a notice of special meeting and ballot with an addressed mailing envelope. Please return your completed ballot to be counted on this important proposal. The Board of Directors of Craftmaster Federal Credit Union have called a special meeting of the members to meet at the Wysox Fire Hall on February 8, 2023, at 5:00p.m. to answer members questions or simply mail or drop off your completed ballots prior to 2/8/23

Reasons for merger: The Board of Directors has concluded that the proposed merger is desirable and in the best interests of members. The Craftmaster FCU is thriving but not immune to the ever-increasing challenges in many vital areas: location, new products and services, compliance, member information security, qualified staffing.

Important Increases to services and member benefits: New convenient location (Old M&T building) on Golden Mile in Wysox), ATM drive up access, Drive up Teller window, Instant issue Debit Cards, credit cards, mortgages, P2P (Person to Person transfers), Bill Pay, Remote Deposit Capture, IRA's (Individual Retirement Accounts), Tiered term share certificates, increased daily in person cash withdrawals, increase daily debit card limits (ATM (Automated Teller Machine) and purchases), Easy mobile app access with face or fingerprint ID, Audio banking, early ACH deposit posting option, Overdraft Line of Credit for checking accounts, free car fax reports, plus many other convenient member services.

Please go visit Ingersollrandfcu.com for more information about all the services IRFCU has available.



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DIVIDEND RATES ON SHARE ACCOUNTS

The following dividend rates and *Annual Percentage Yield for the 4th Quarter of 2022 will be paid on all share balances of \$100.00 or more:

Share Bal.	*Rate/APY
\$100-\$9,999.99	0.50%
\$10,000+	0.50%

Dividends were posted to the share accounts on December 31, 2022. Contact the credit union office for more information about fees and terms.

Our CFCU Share Certificate

APY is **2.78% *** *The APY is accurate as of

December 13, 2022. A minimum \$1000 balance must remain on deposit for one year to earn the advertised APY. An early withdrawal

penalty may be imposed on the share certificate.

CFCU \$1000 Scholarship Applications can be downloaded from www.craftmasterfcu.com

Eligibility: A member of the Craftmaster FCU continuing their education (advanced) in a field of their choice on a full-time basis.

Requirements:

1. A completed application typed or printed legibly.
2. A detailed essay on one of the following topics and no more than 2 pages in length:
 - A. The importance of a good financial credit history.
 - B. Member ownership, volunteer leadership and excellent personal service set credit unions apart from other financial institutions. Which of these three distinctions do you feel is the most important and why?
 - C. What is the most important financial lesson you've learned, and how does your credit union membership factor into that lesson?



All scholarship submissions must be received in the Credit Union office by April 30 of each year.

Tax Return time is right around the corner

Here are some tips to make tax preparation easier.

- Your member number is on your monthly statement and the CFCU's routing number is listed on the home page of our website at the top. CFCU Routing number = **231386344**
- Your tax refund will generally come into your account in 10 days. When you choose rapid refund to get in 1-2 days it costs you, often hundreds of dollars. Keep your money and choose direct deposit.
- FIND Last years taxes... your preparer will want them!
- Be sure that you have all your tax forms before making your appointment to have your taxes prepared. ALL W-2's (if you changed jobs during the year, you will need them all!) 1099-Int, 1099-Misc (gas royalties, or self-employment income if you are a sub-contractor), 1098-Unemployment, social security income, 1099- R (retirement income) plus many other forms.

CU Hours

Monday thru Friday 10:00 am – 5:00 pm

Closed:

**Martin Luther King-
Monday, January 16, 2023**

**Washington's Day-
Monday, February 20, 2023**

**CHANGE in HOURS: 10:00am-3:30pm-
Friday, April 7, 2023- Good Friday**

