

MY GEM CONNECTION

HAPPY NEW YEAR!

Keeping you informed about what's happening at your credit union

Our focus has always been to provide the best service to our members by offering lower rates, rate matching, higher dividends and truly caring about every member. Helping our members save is a big part of it as well!

America Saves Week will be February 24th – 29th. America Saves Week is a national effort to set a savings goal. Join us and take the pledge during this week to start savings or grow your savings. Also, a chance to win a gift card with each savings deposit \$50 or greater during American Saves Week. Visit

Americasavers.org for great savings tips. Every day will have its own theme! Monday, February 24th - Save Automatically. Tuesday, February 25th - Save with a Plan. Wednesday, February 26th - Save for the Unexpected. Thursday, February 27th - Save to Retire. Friday, February 28th - Save by Reducing Debt. Saturday, February 29th - Save as a Family. Mountain Gem Credit Union has started a Rainy Day Savings fund to coincide with the America Saves initiative. Come in and speak with our member service specialists to find out how you can be a part of this amazing savings opportunity!

FROM ALL OF US TO ALL OF YOU, WE
EXTEND A HEARTFELT THANK YOU
FOR YOUR CONTINUED SUPPORT.
PROVIDING OUR MEMBERS WITH THE
BEST SERVICE IN THE TREASURE
VALLEY REMAINS OUR TOP PRIORITY.
WE HOPE THIS YEAR WILL BE A HAPPY
AND HEALTHY ONE FOR ALL OF YOU!

COMMUNITY

Welcome New Members!

We currently service Canyon, Gem, Owyhee, Payette, Adams, Washington, Ada and Boise counties and love to be a part of the community. As a credit union member, the more you participate in our not-for-profit financial cooperative, the more you benefit with lower loan rates and higher dividends.

WE NOW ARE APART OF CO-OP ATM!

We have joined the CO-OP ATM! What this means for you is that as a member, you now have access to over 30,000 co-op ATMs across the country that are all SURCHARGE FREE!! Locations in all 50 states and nearly 9,000 even let you make deposits as well. To find the closest co-op ATM to you, visit co-opatm.org, download the mobile app, text your address to 91989 or call 1-888-748-3266.

Don't forget about our Family & Friends Referral Program – any family member or friend you refer to the credit union receives \$25.00 and so do you!

IMPORTANT TAX INFORMATION

Enclosed is your year-end Account Statement for December 2019. All dividends earned as well as interest paid on loans for 2019 will be on the statement. If you received more than \$10.00 in dividends for the year, you will also receive a 1099 form, and this must be reported on your tax return. If your dividends were less than \$10.00, you do not need to report it to the IRS. Any member who has a first or second home mortgage loan at the credit union will receive a 1098 form if they paid more than \$600 in interest for the year. The interest may still be claimed if it is less than \$600, but a 1098 will not be sent. Please keep your statements to refer to when preparing your taxes.

UPCOMING HOLIDAY CLOSURES

Tuesday - December 31, 2019 (closing at 1pm) - New Year's Eve

Wednesday – January 1, 2020 - New Year's Day

Tuesday – January 21, 2020 – Martin Luther King, Jr. Day

Tuesday – February 18, 2020 – Presidents Day

WWW.MOUNTAINGEMCU.ORG

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