

# News Express

A Quarterly Publication  
January 2012

## LOOKING AHEAD: HOLIDAY CLOSINGS

CLOSED MONDAY  
JANUARY 16, 2012  
MARTIN LUTHER KING JR.  
DAY

CLOSED MONDAY  
FEBRUARY 20, 2012  
PRESIDENT'S DAY

## AL-GAR FEDERAL CREDIT UNION

316 PACA STREET  
CUMBERLAND, MD  
21502

PHONE: 301-722-5446  
1-800-750-1070  
FAX: 301-777-3152  
24/7 ATM

100 BISHOP MURPHY  
DRIVE  
FROSTBURG, MD 21532

PHONE: 301-689-6200  
24/7 ATM

[www.algarfcu.org](http://www.algarfcu.org)



## START 2012 OFF ON THE RIGHT FOOT!

Now that the holidays are over, are you swamped with a pile of credit card bills? Well a new year deserves a fresh start.

Select a consolidation program that works for you and you'll be able to pay off those high interest bills.

**AFTER CHRISTMAS LOAN**—Take advantage of our fixed-rate after Christmas personal loan. It's a perfect way to pay off that department store purchase.

- Fixed Rate of **6.00 %** apr
- Borrow up to \$1,500.00
- Repayment terms up to 12 months

*Apr = annual percentage rate, limited time offer, not all members will qualify*

**PERSONAL LOAN**—It's a perfect way to consolidate your high-interest debts into one low monthly payment.

- Fixed Rate as low as **9.00 %** apr
- Borrow up to \$7,500.00
- Repayment terms up to 60 months

*Apr = annual percentage rate, rate and amount borrowed based on credit score and subject to change at any time. Not all members will qualify*

### For Your Convenience:

Let us help you in managing your finances. Al-Gar offers online banking services that give you access to your money 24/7. With Al-Gar's Virtual Branch home banking, you can be on-the-go and still make your payments, transfer funds or check your account balance. With Virtual Branch, you can schedule one-time or re-occurring payments or transfers from any of your credit union accounts. Also with Virtual Branch you can set-up account notifications, which alert you when a transaction posts to your account, when your balance goes above or below a certain amount or when payments are due. Ready to sign-up? Give us a call at (301) 722-5446 or (301) 689-6200 to learn more and get started!

## Important Tax Information

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#### Tax Forms are on the Way

We will soon be mailing two tax forms to applicable members: IRS Form 1099, for members who earned \$10 or more in dividends on credit union accounts; and IRS form 1098, for members who paid at least \$600 in interest on credit union mortgages. Please keep watching for these forms, which will be mailed by January 31, 2012, and save them for your tax preparation. If you feel you should receive one of these forms but don't, give us a call.

#### Request Direct Deposit

If you're expecting a tax refund, be sure to request Direct Deposit. Your money will be deposited in your credit union account, usually within 10 days. Simply complete the Direct Deposit line on your tax form, and include your account number and our routing number: 252177118.

#### Board of Director's

Our Business Meeting will include elections for volunteer positions on the Board of Directors. If you are interested in serving the credit union in this way, please submit your name and a brief biography to:



#### Nominating Committee Al-Gar Federal Credit Union

316 Paca Street - Cumberland, MD 21502

ALL LETTERS MUST BE RECEIVED  
BY MARCH 31, 2012

## Pathway of Knowledge

Win a \$25 share deposit. Circle the correct answers below and mail to Al-Gar Federal Credit Union, 316 Paca Street, Cumberland, MD 21502 to enter our random drawing for a \$25 share deposit. Winner will be announced in the next issue of *News Express*.

1. The Christmas loan is offered at a low rate of?  
A. 8 %                      B. 9 %                      C. 6 %
2. Your tax form 1099 will be mailed by January 31, 2012.  
A. True                      B. False
3. Al-Gar offers Home Banking which include:  
A. Account Transfers  
B. 24/7 access  
C. Account notifications  
D. All of the above-

NAME: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

Last Quarter's winner: Robert Peck of Swanton, MD

### Its Time For Our Annual Meeting !

All of our members are invited to join us as we review our successes over the past year and share some plans for the future. Please mark your calendar and make plans to attend.

WHEN: Tuesday, April 17, 2012 at 4:30 p.m.

WHERE: The Credit Union's Main Office,  
316 Paca Street, Cumberland, MD

This year's meeting will include refreshments followed by the annual business meeting.

