



IT'S TIME TO MAKE YOUR IRA CONTRIBUTION

Even though 2019 is over and done with, you can still contribute to your 2018 IRA until April 15, 2019. Just note that if you make IRA contributions between January 1 and April 15, you may need to specify which tax year you are contributing to.

There are two main types of IRA accounts available to most people: Traditional and Roth IRAs. Traditional IRA contributions are made with pre-tax money, the investments grow tax-free, and the money is taxed upon withdrawal. Roth IRA contributions are made with money that has already been taxed. It grows tax-free and is withdrawn without any additional taxation.

IRA CONTRIBUTION LIMITS

Contribution limits are the same for the 2018 and 2019 tax years. Savers under 50 are allowed to invest up to \$6,000 in their Traditional or Roth IRA. Those who are 50+ can make an additional catch-up contribution of \$1,000, raising the total allowable contribution to \$7,000.

INCOME LIMITS

Please note that there are specific income limits that you must meet to be eligible to contribute to a Roth IRA. While you can contribute to a traditional IRA with any income, there are income limits to determine if the contribution is tax deductible. Speak with a tax professional regarding these requirements.

Remember to make your full IRA contribution if possible. This is important because there are no make-up opportunities for IRA contributions that you missed in previous years.

CLICK HERE TO LEARN WHICH IRA IS RIGHT FOR YOU!



DID YOU KNOW?

To maximize your contributions, you and your spouse must each have separate IRAs for tax reporting purposes.

Source: The Motley Fool

78TH UCCU ANNUAL MEETING

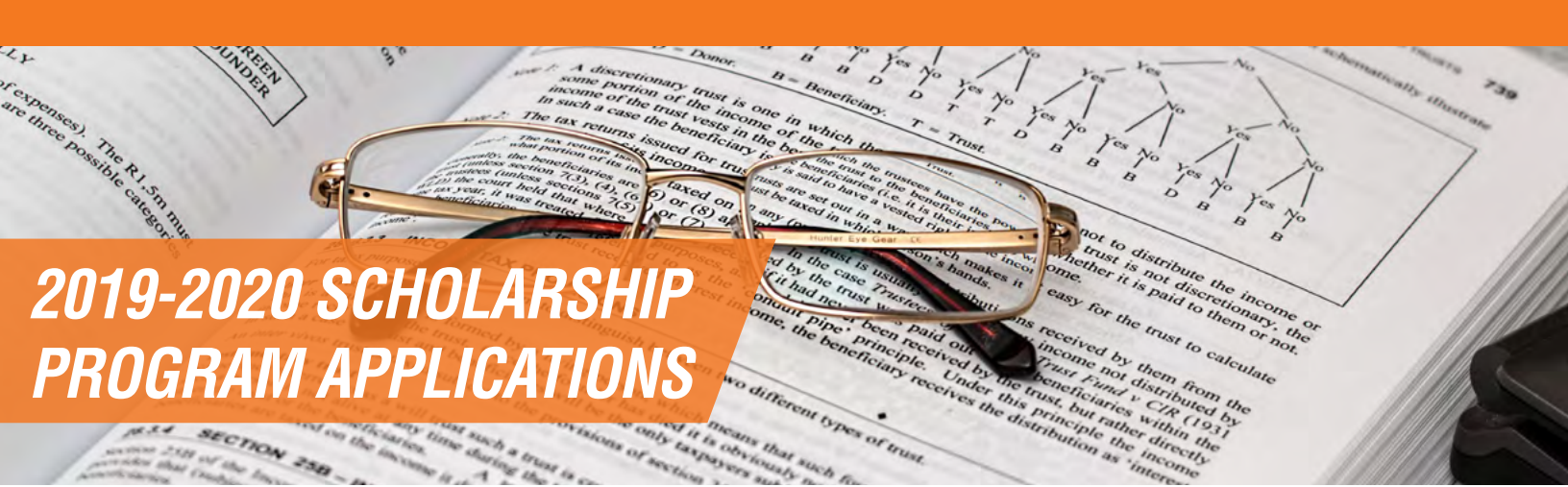
Tuesday, February 19, 2019 at the UCCU North Branch, 1426 North 26th Street, Quincy, IL 62301.

The meeting starts at 5:00 pm. No dinner will be served. In lieu of the Annual Meeting Dinner, UCCU will host member appreciation events throughout the year.

The Annual Meeting will include reports from the Board of Directors, the Supervisory Committee, and Management.

Please join us for this informative meeting. Tickets are free and must be obtained in advance from any UCCU branch by February 15, 2019.

STOP BY TO PICK UP YOUR TICKETS TODAY!



2019-2020 SCHOLARSHIP PROGRAM APPLICATIONS

UCCU knows that college can be quite costly. This year, in an effort to assist our members with this cost, we're offering one \$1,000 scholarship and two \$500 scholarships for the 2019-2020 school year. College-bound high school seniors and current college students who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two- or four-year accredited educational institution.

Students applying **MUST** be members of UCCU in good standing for at least one year and be high school seniors or current college students at the time of application; attending a two- or four-year college, university, or vocational technical school during the 2019–2020 school year.

If a potential candidate is not an established member of the credit union but one or both parents are, they may join UCCU and become a candidate. Employees of UCCU, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

Students can visit our website or any branch to obtain a scholarship application. Applications must be submitted by March 31, 2019. Call any branch for more information.

[CLICK HERE TO LEARN MORE AND APPLY TODAY!](#)

UCCU IS INVESTED IN OUR COMMUNITY!

BREAST CANCER AWARENESS

October is National Breast Cancer Awareness Month. To show their support for this cause and to help raise awareness, the staff at UCCU wore pink every Friday in the month of October. Their efforts raised \$265, and the funds were donated to The Blessing Breast Center.

COIN DRIVE

UCCU had an extremely successful coin drive in November to raise funds for the Horizons Soup Kitchen and Food Pantry in Quincy and the Douglas Community Center in Hannibal. The Quincy branches raised \$1,425.15 and the Hannibal branch raised \$633.27, for a total of \$2,058.42.

A big "THANK YOU" to all our members for your donations!

[LEARN MORE ABOUT OUR COMMUNITY INVOLVEMENT!](#)

QUINCY HERALD-WHIG'S GOOD NEWS OF CHRISTMAS

UCCU employees donated to the Good News of Christmas Campaign. All donations received for the Campaign are used to buy gifts and household items needed by the families served. UCCU Staff is volunteering their time to help gift wrap all the new gifts the families receive!



UCCU VISA® CREDIT CARDS

- **FIXED RATE - 12.50% ANNUAL PERCENTAGE RATE (APR)**
 - **NO ANNUAL FEE**
 - **25-DAY GRACE PERIOD ON PURCHASES**
- **FREE ONLINE ACCESS TO CREDIT CARD ACCOUNT INFORMATION**

Save money by transferring the balances from other high-rate credit cards to your UCCU Visa® credit card.

For your convenience, payments are accepted at any UCCU branch.

CLICK HERE TO LEARN MORE AND APPLY FOR A LOW FIXED-RATE VISA® CREDIT CARD TODAY!

LIKE US ON FACEBOOK!

Get regular updates delivered right to your feed.

Stay informed about what's happening at the credit union and around town. Find out about our latest specials, get financial tips, and watch for important weather updates.



**AVAILABLE 24/7 IN THE
PALM OF YOUR HAND**

KEEP TRACK OF YOUR UCCU ACCOUNT WHILE YOU'RE ON THE GO.

With Mobile Banking you can check your account balances, transfer funds, and pay bills all from your smart phone.

Download our "Touch Banking" app today and enter "UCCUmobil" as the app code.

CLICK HERE TO LEARN MORE ABOUT MOBILE BANKING

HOLIDAY CLOSINGS:

New Year's Day

Tuesday, January 1, 2019

Martin Luther King Jr. Day

Monday, January 21, 2019

Presidents' Day

Monday, February 18, 2019

Quincy - Main Office

1001 Vermont
PO Box 1207
Quincy, IL 62306

Phone: 217.224.1093
Fax: 217.224.0802

Lobby Hours
Mon - Thurs: 9am-5pm
Fri: 9am-5:30pm
Sat: 9am-Noon

Drive-Up Hours
Mon - Fri: 7am-5:30pm
Sat: 8am-Noon

Hannibal Branch

109 Lindsey Drive
Hannibal, MO 63401

Phone: 573.221.1245
Fax: 573.221.2011

Lobby Hours
Mon - Thurs: 9am-5pm
Fri: 9am-5:30pm

Drive-Up Hours
Mon - Fri: 8am-5:30pm
Sat: 9am-Noon

Quincy - East Branch

3633 Maine St.
Quincy, IL 62305

Phone: 217.221.1963
Fax: .217.221.1968

Lobby Hours
Mon - Thurs: 9am-5pm
Fri: 9am-5:30pm

Drive-Up Hours
Mon - Fri: 7am-5:30pm
Sat: 8am-Noon

Quincy - North Branch

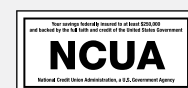
1426 North 26th
Quincy, IL 62301

Phone: 217.222.5427
Fax: 217.222.5480

Lobby Hours
Mon - Fri: 9am-5pm

Drive-Up Hours
Mon - Thurs: 7am-5:30pm
Fri: 7am-5:30pm
Sat: CLOSED

myuccu.com
800.243.8428



Federally insured by NCUA.