



Thanks for voting us  
#1 Credit Union



**DATES TO  
REMEMBER**

We will be closed the  
following days:

**January 15**

*Martin Luther King Day*

**February 19**

*President's Day*

**May 28**

*Memorial Day*

**July 4**

*Independence Day*

**July 24**

*Pioneer Day*

**September 3**

*Labor Day*

**October 8**

*Columbus Day*

**November 12**

*Veterans Day*

**November 22**

*Thanksgiving Day*

**December 24**

*Closing Early*

**December 25**

*Christmas Day*

Our NEW  
Ephraim Office  
Will open  
February 2018



*Community Give Back*

*During the Christmas Holiday with help from our members and their loan extensions we were able to donate to Shop with a Cop, food bank, locals school and other charitable organizations .*

*THANK YOU to our members for making  
2017 other successful year!*

**ANNUAL MEETING**

Utah Heritage Credit Union will hold their Annual Meeting on:

Date: Thursday, February 8, 2018

Time: 7:00pm

Place: North Sanpete Middle School (Moroni)

There are two, three year term up for election/re-election.  
Anyone interested in running should contact the credit union  
by January 19, 2018.

Voting will begin January 22, 2018.

Please join us for very informative information and great prizes!



# HELPFUL HINTS

Direct Deposit Information for Tax Returns and Paychecks

*Utah Heritage Credit Union's Routing Number: 324377338*

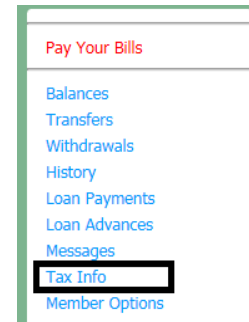
## TAX INFORMATION

Utah Heritage Credit Union has the ability to retrieve your important 2018 tax documents.

Just log into online banking:

Click on Tax Info on the left hand side of the screen:

- Tax information will be sent separately from your account statement
- Per IRS guidelines, 1099-INTs will only be issued when accounts aggregate interest of \$10 or more.



## Tax preparation: DIY or hire a professional?

Do it yourself when you:

- Can spend the time needed to tally income and deductions and complete necessary forms.
- View taxes as an interesting annual challenge.
- Want to spend tax preparation fees on other things.
- Are organized and keep good financial records.
- Have previous tax returns to use as templates.

With or without a tax preparer, taxpayers are responsible for the accuracy of their tax returns. Review it carefully before signing. Free tax preparation services are available through the IRS Volunteer Income Tax Assistance (VITA) and Free File programs.

Helpful Hints given by Jan.HopeHealth.com

Consider hiring a tax pro when you:

- Don't have the time and expertise to complete required forms.
- Have a complex financial situation (e.g., capital gains, business income or itemized deductions).
- Experience a major life change with tax implications (e.g., marriage, divorce, parenthood or retirement).
- Relocate to a new state and must file 2 state income tax returns.
- Have a new source of income (e.g., interest from a trust account).
- View taxes as a burdensome chore.

**Thank you for making 2017 a successful year!  
The achievements of our organization is a result  
of the combined effort of our employees and members.**

- Vince Lombardi