



Thanks for voting us #1
Credit Union

**DATES TO
REMEMBER**

We will be closed the
following days:

January 16

Martin Luther King Day

February 20

President's Day

May 29

Memorial Day

July 4

Independence Day

July 24

Pioneer Day

September 4

Labor Day

October 9

Columbus Day

November 10

Veterans Day

November 23

Thanksgiving Day

December 25

Christmas Day



Community Give Back

This year the Credit Union threw beach balls and Frisbee's out at the parades with gifts attached.

During the Christmas Holiday with help from our members and their loan extensions we were able to donate to Sanpete County Food Bank, Shop with a Cop and other charitable organizations. A huge THANK YOU to our members for making 2016 such a successful year!

ANNUAL MEETING

Utah Heritage Credit Union will hold their Annual Meeting on:

Date: Thursday, February 9, 2017

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 16, 2017.

Voting will begin January 23, 2017.

Please join us for very informative information and great prizes!

We have a new toll free number
888-295-8428



HELPFUL HINTS

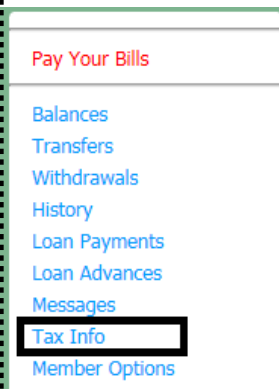
Direct Deposit Information for Tax Returns and Paychecks

Utah Heritage Credit Union's Routing Number: 324377338

TAX INFORMATION

Utah Heritage Credit Union has the ability to retrieve your important 2016 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.

Earn **REWARDS**
for every
qualifying
credit card
purchase.

Automatic Enrollment

SCORECARD



Regulation D Transfers

What is Regulation D? Reg D is imposed by the Federal Reserve Board on all financial institutions. The regulation places certain limits on the number of transfers or withdrawals members can make from their savings accounts.

Members are limited to six (6) automatic withdrawals or transfers per calendar month.

Ways to avoid Regulation D limits...

- Change payroll to your checking account rather than your savings account.
- Plan ahead and make one large transfer.
- Set up automatic withdraws to come out of checking.
- Set up your overdraft protection to access your line of credit instead of your savings account.
- Balance your checking account on a regular basis.

There is a \$7.00 fee per transaction that exceeds six (6) transfers or withdrawals from savings.

Thank you for making 2016 a successful year!
Your friends at Utah Heritage Credit Union hope you become
so financially secure that you forget that it's payday!
Let us help you with savings options.