



MATTERS

Main Office

423 E. Court Avenue, Des Moines
Lobby & Drive-Up Hours:
8AM-5PM M, T, W, F
9AM-5PM Thursdays

Urbandale Office

3743 86th Street, Urbandale
8AM-5PM M, T, W, F
9AM-5PM Thursdays

515.243.2677 • 800.539.1621
Fax: 515.243.1143 - Court Ave.
email: info@servecu.org
www.ServeCU.org



MARK YOUR CALENDARS

- Sunday, April 7th**
"Fight for Air Climb"
- Saturday, April 13th**
Shred Day @ Court Ave
- May 6th- May 10th**
Teacher Appreciation Week
- Friday, May 17th**
2nd Annual ICUBS Education Appreciation Night
- Monday, May 27th**
Offices closed for Memorial Day
- Saturday, June 22nd**
Member's Day Out!

OUR CURRENT LOAN RATES

All rates listed as low as.
New Autos: **3.24%** APR*
Used Autos: **3.49%** APR
Motorcycles: **4.49%** APR
Boats: **4.49%** APR
RV's/Campers: **4.49%** APR
Imagine Loans: **8.40%** APR
*All loan rates and approval are subject to term, collateral and credit history. APR=Annual Percentage Rate. See credit union for details. Rates as of 1/11/2019 Subject to change.

DO'S AND DON'TS WHEN PREPARING YOUR TAXES

By Troy Gould, CFO

Not everybody can afford to hire a professional to do their taxes. In fact, most people are now doing it themselves for a fraction of the price via tax software programs. However, for all the praise this do-it-yourself tax software has earned, it is not 100% perfect. That's why you need to be aware of some potential pitfalls that you could easily fall into. Let's take a closer look at some of the mistakes Americans make when preparing their taxes.

Don't let the government keep your money

Here's a statement that is going to surprise you: Getting a refund is a bad thing! Why? Because it means that you allowed the federal government to hold on to a portion of money you overpaid – interest free! Rather than overpaying each year so you can get a refund, it is better to actually underpay by a few hundred dollars. By doing this, you will have enjoyed accruing interest on this money for the year. In addition, paying the balance won't feel like such a significant blow to the wallet.

So, when you prepare your taxes this year, don't apply any of your refund to next year's taxes. Instead, put that money in a dividend-bearing account at the credit union and focus on not overpaying on your taxes in the coming year.

Don't file an extension

Filing an extension does not mean you don't have to pay any owed tax for six months; it only means that you don't have to finish filing. You still have to pay any owed tax by April 15. This can make it difficult to figure out what you owe, and, if you calculate it incorrectly, you could be looking at penalties from the IRS. You still have time to get your taxes filed on time. Don't put it off.

Do pay your taxes

Believe it or not, there are still people who argue that the government has no right to levy taxes. However, this is an argument that was settled years ago. Failure to pay taxes can result in jail time and stiff financial penalties. After all, this was the only way the Feds were able to catch Al Capone, the crime king of Chicago during the Depression! Those individuals who even take the time to argue it before a court will generally find themselves on the losing end – with a hefty fine to pay for wasting the court's time.

Paying taxes is a fact of life. Procrastinating is never advisable, and by filing on time, you won't have additional penalties. In the end, it is best to be prepared to file and pay your taxes in a timely and efficient manner.

Keep your membership healthy and strong by opening up a Money Market



*Annual Percentage Yield is accurate as of 1/11/2019 and is subject to change without notice. Minimum of \$2500 is required to obtain stated APY. Rates are tiered based on minimum balances: \$2500=0.95%, \$25,000=1.11%, \$50,000=1.41%, \$100,000=1.56%. Fees could reduce earnings. Terms and conditions apply. Interest compounds daily and is credited monthly. Federally insured by NCUA.

**YOUR VOLUNTEER
BOARD OF DIRECTORS**

William Arce Brian Peppmeier
Dale Bruce Mike Morgan
Eric Hartman Kevin Schneider
Jason Haigh Ben Warren
Gretchen Hays Brad Wells
David Ness

Thank you for your service!



It's time to start thinking about your summer!

With the cold of winter slowly fading away, it's time to start thinking about warmer months ahead! What better way to enjoy than a long day on the lake or weekend getaway between you and nature! Serve Credit Union offers toy loans for all your summer adventures; RV's, Boats, Campers, Motorcycles and other titled motor vehicles! A trip to our website, either branch, or a quick phone call will get you one step closer to a good lookin' summer!

FREE SHRED DAY

Winter hibernation mixed with tax documents makes for a very cluttered home. Serve Credit Union is here to help with Free Shred Days! The Court Ave branch will have a shred truck available on Saturday, April 13th from 9 am- 11 am. There is no such thing as too much or too little. Bring whatever you can and then stop in for coffee and donuts!

Save the date for our Urbandale branch's Shred Day on Saturday, October 5th from 9 am- 11 am!



**APPLY
FOR OUR COLLEGE
SCHOLARSHIP!**



Serve Credit Union is proud to partner with

DES MOINES POLICE BURIAL ASSOCIATION

to once again offer 5, \$1,000 college scholarships to our members!

Applications are currently being accepted for the 2019 College Scholarships. The Des Moines Police Burial Association and Serve Credit Union are proud to once again partner to offer college scholarships to members and children of members. There will be a total of five (5) \$1,000 scholarships available. One of those will be awarded in memory of Des Moines Police Officer, Larry Judkins, who after 28 years of service lost a battle with Hodgkins disease.

Scholarship funds can be used for tuition, room and board and other educational expenses. Entries must be submitted no later than Tuesday, April 30th.

Save the Dates!

MEET OUR TEAM MEMBER...

KENZIE

LOAN OFFICER, URBANDALE



Help us in welcoming Kenzie to the Serve CU team.

"I blindly flipped my life upside down, quit school, and moved to Urbandale. Little did I know I would find the most amazing job at the most wonderful credit union, with the BEST TEAM! I started as an MSR in October, and was promoted to a Loan Officer in early December. I am absolutely LOVING this new position and I am so excited to be here for our members!!"

Friday, May 17th @ Principal Park

Serve Credit Union is presenting the 2nd annual Education Appreciation Night with the Iowa Cubs! *\$6.00 a ticket will get you an exciting night filled with baseball and fireworks! 7:08 pm first pitch! Tickets may be purchased at both our Serve Credit Union locations or through our online portal:

<https://groupmatics.events/event/Servecreditunion>

*convenience fees if purchased online.

Saturday, June 22nd @ Living History Farms

The exciting news keeps on rolling as Serve Credit Union officially announces the 1st annual Member's Day Out! A beautiful summer day is being reserved for us at LHF. Your day can be spent taking tractor rides, meeting farm animals, and learning about 300 years of history; all provided by LHF self guided tours. Please join us for a picnic, yard games and meet our new mascot, Scooter, at the Walnut Hill Shelter on the LHF grounds!

Tours from 10 am-2 pm

Picnic from 12- 3 pm