

WINTER - SPRING 2018

# Incenta *Insights*

Looking Out For You



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## Holiday Branch Closings

Mon.	Jan. 01	New Year's Day
Mon.	Jan. 15	Martin Luther King, Jr. Day
Mon.	Feb. 19	Presidents' Day
Mon.	May 28	Memorial Day
Wed.	Jul. 04	Independence Day

## Coming Soon!

### New Branch Hours Effective April 1, 2018.

Monday, Tuesday, Thursday: 8:30 - 5:00  
Wednesday: 10:30 - 5:00  
Friday: 9:00 - 6:00

## Save the Date!

### 2018 Annual Meeting & Breakfast

Join us on **Saturday, April 21** for our 83<sup>rd</sup> Annual Meeting & Breakfast at the Mandalay Banquet Center. Breakfast will begin at 9:00 a.m. with the meeting immediately following. Ticket sales will begin in February. For more information, or to reserve tickets please contact your local branch.

## *New Year, New Offerings!*

Dear Member,

We are so excited about 2018, as we have some great new things in store for you!

New hours will be into effect in April for all IFCU locations. This will provide convenience and consistency across the board for members and staff.

A new product offering LegalShield will soon be available to membership through IFCU. It allows you to secure common legal needs on a subscription type basis, at very affordable rates. We will announce the launch as soon as it is ready, and you'll be able to access LegalShield through the IFCU website.

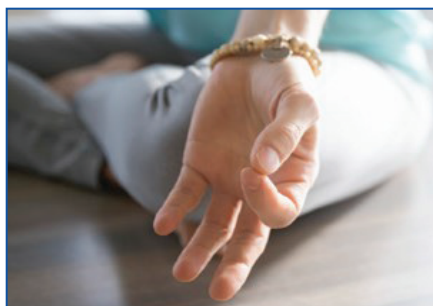
As the holiday winds down, and you begin to look to tax time and paying off bills, remember that we are here to help you consolidate debt. Paying off store credit cards and putting the balances on our low rate VISA Platinum with Rewards will save you money, and simplify your bill paying!

Our 4.99% APR signature loan is in effect until January 31st, with a GREAT LOW RATE to finance something that Santa may not have brought (travel to somewhere warm anyone?).

Let us know how we can help you in the New Year!

Looking Out For You,  
Your IFCU family





#### A PLAN FOR ALL SEASONS

Start the new year with  
an organized outlook

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#### PLANNING TO-DO'S

**Make New Year's financial resolutions:** Resolve to get organized: Sign up for Investor Access, where you can view your account online and go paperless to reduce clutter. Additionally, you can organize your personal and financial documents by uploading them to Vault, our online file sharing and content

**Reassess retirement:** Double-check your employer retirement plan contributions and take advantage of any available employer match. Maximize IRA contributions early in the year so they will have more time to generate tax-deferred gains; you have until mid-April to do so for the previous year if you have not already. If you are 50 or older, ask your advisor about catch-up contributions.

**Analyze health spending:** If you participate in a flexible spending account (FSA) or health savings account (HSA), review your contribution levels to ensure you're taking full advantage based on your family's needs, but be careful not to exceed applicable limits. If you have an FSA, be sure to utilize available funds before your plan's use it or lose it deadline.

**Avoid frenetic filing:** Keep your tax documents in order as they arrive so you'll be prepared when it's time to file. Talk to your advisor about coordinating with your tax professional to make sure everything is in order.

**Prioritize upcoming expenses:** Do a cash flow and liquidity analysis for the coming year. Do you have any major new expenses on the horizon that you should plan for in advance? Additionally, prioritize how you'll apply any available savings, for example paying down high-interest debt, building or maintaining an emergency fund, or increasing retirement savings.



#### WINTER 2018 | MARKET CLOSURES

Monday, January 15: Martin Luther King Jr. Day

Monday, February 19: Presidents Day

Friday, March 30: Good Friday

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## VISA® Balance Transfer Offer

Bundle up your credit cards and pay them off. Incenta FCU can take those balances and transfer them to our Low Rate VISA® Platinum with Rewards and ZERO Balance Transfer Fee!

Offer subject to approval. Rates and terms subject to change. See IFCU representative for complete rate and fee disclosure. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement of the credit card agreement and disclosure. Federally Insured by NCUA. Equal Opportunity Lender.



**2018**

## Pocket Planners

2018 Pocket Planners have arrived.

**Stop by any branch  
to pick one up today!**

**Don't miss a minute of news from us in 2018. Sign up to receive IFCU emails.**

**MAIN OFFICE**  
175 West Wenger Road  
Englewood, OH 45322  
(937) 223-4943  
(800) 678-4943  
(937) 223-8533 (Fax)

**DAYTON OFFICE**  
3000 Elbee Road  
Dayton, OH 45439  
(937) 223-9445  
(800) 861-9767  
(937) 223-8370 (Fax)

**BEAVERCREEK OFFICE**  
3562 Dayton-Xenia Road  
Beavercreek, OH 45432  
(937) 429-0604  
(937) 429-5375 (Fax)

**ABERDEEN OFFICE**  
1100 U.S. Route 52  
Aberdeen, OH 45101  
(937) 795-2640  
(800) 678-2640  
(937) 795-0068 (Fax)

**LAGONDA OFFICE**  
1345 Lagonda Avenue  
Springfield, OH 45503  
(937) 521-1164  
(800) 678-1396  
(937) 525-6676 (Fax)

**OLYMPIC OFFICE**  
2231 Olympic Drive  
Springfield, OH 45503  
(937) 390-1396  
(800) 678-1396  
(937) 390-7665 (Fax)

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