



Refund  
Coming!

# Make tax season less taxing

## Research Earned Income Credit

The EIC is designed to assist lower-income working people by reducing taxes paid, or giving a credit, even if no tax is owed.

To qualify for the EIC, you (or your spouse) must have a job, have wages below a certain level, and file a federal tax return. If you're not working now, but you earned income last year, you still may be able to claim the EIC on this year's tax return. You can find specific guidelines and income thresholds at [www.irs.gov](http://www.irs.gov).

## Get Voluntary Income Tax Assistance

Tax forms can be complicated. The VITA program offers free help for low- to moderate-income taxpayers, those earning \$52,000 or below. VITA's trained volunteers can determine whether you qualify for the EIC or other tax credits, prepare your forms, and file your tax return electronically. Most VITA sites are located in community centers, schools, or shopping malls. To find the site nearest you, call **800-906-9887**.



## Avoid Refund Anticipation Loans

You may be tempted to accept a "rapid refund." Many people don't realize this is actually a high-interest loan – a short-term cash advance through a large bank secured by your expected tax refund. The interest rates for these loans are astounding, **averaging between 70% and 1,700% nationwide**. And they usually only speed up the refund process by a couple of weeks.

**Don't waste your money.** Wait for your refund, or if you need cash immediately, talk to a Financial Services Representative at Singing River Federal. Call **228-475-9531** or visit [www.srfcu.org](http://www.srfcu.org) to find the perfect loan and payment for your needs.

## 4 things to do in January

**1 Set up direct deposit.** Lose the hassle of having to deposit your paycheck or Social Security check. It will be deposited into your account immediately and safely.

**2 Set up automated transfers to savings to pay yourself first.** Get funds into savings right away so they can begin earning dividends and build a financial safety net.

**3 Automate your loan payment.** No more worries about making your payment on time, incurring late fees or damaging your credit score.

**4 Ask about Overdraft Privilege.** Get peace of mind knowing your checks and debit card swipes are covered, even if there's a shortage in your account.

**62nd Annual  
Membership  
Meeting**

**Tuesday,  
March 3, 2015**

**Pelican Landing  
Conference Center**

Doors open 6:30 pm  
Meeting 7:00 pm



**SRFCU**  
Fourth Quarter 2014



## SRFCU members save big with CSpire's new discount program



Save big with the exclusive CSpire Credit Union Member

Discount program. As a Singing River Federal member, you can save on your monthly wireless bills, earn a \$150 bill credit for every line you activate, plus have your activation fee waived.

This exclusive credit union offer is available to both new and existing CSpire customers and is stackable on existing CSpire offers, which saves you even more!

#### Our members can get:

- **A \$150 bill credit for every new line activated**
- **Free activation**
- **10% off any Shared Data Plan**

Plus, you get exclusive access to the **MVP 1GB Data Bonus!** This provides an extra 1GB on

CSpire's Rolling Data Plans. Rolling data means you get to "rollover" unused data to the next month and can rollover your plan's entire monthly limit. With this bonus, you'll get an extra 1GB of rollover absolutely free. This is a \$15 monthly value and even includes unlimited nationwide talk and text!

To take advantage of this discount, simply bring documentation of your Singing River Federal membership (account statement, credit union debit/credit card, personal credit union check, etc.) and a paper or electronic copy of this offer to a CSpire store near you.

Stop paying too much for your wireless services, and start saving today with the CSpire Credit Union Member Discount!

Tired of paying too much for your cellular service? Welcome to CSpire's new discount program, just for credit union members. **One more reason life's better at the river.**



## Yes, you CAN take it with you.



If you travel for work you can still access to your SRFCU accounts. **CO-OP Shared Branching** gives you the freedom to access your SRFCU accounts across the U.S. and around the world.

If you have your account number and photo identification, you'll have thousands of "home" branches that you can access while you're traveling. No more out-of-pocket ATM fees, no more regional restrictions.

Business travel can be stressful enough without the added worry of trying to gain access to your accounts when you need it. Take advantage of CO-OP Shared Branching and you'll have one less thing to worry about.

#### To find a shared branch:

- Visit **[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)**
- Call **1-888-748-3266**
- Download the **"Find Branch"** app for iPhone in the App Store



## This Valentine's Day, lose the old ball and chain.

Stop dragging around that old auto loan and get rates as low as **2.45%\*** by refinancing at Singing River Federal. **And during the month of February, we'll even pay you to do it.\***

\*All loans subject to credit approval. Valid through February 1-28, 2015. Based on term of 48 months. \$10,000 minimum loan amount. Relationship pricing does not apply. Autos & trucks model year 2010 and newer are eligible. Up to \$300 deposited in share account. Rates, terms & conditions subject to change without notice. Standard underwriting guidelines apply. Vehicles currently financed at SRFCU are not eligible.

Loan Amount	Cash Back
\$10,000 - \$19,999	\$100
\$20,000 - \$29,999	\$200
\$30,000 - \$39,999	\$250
\$40,000+	\$300

## Credit cards – switch and save

What would happen if you went over the credit limit on your credit card or made a late payment? If you got the card from a large national card issuer, you could be charged high penalty fees, and might find **your interest rate hiked to more than 30%**! Knowing the details could save you hundreds of dollars. **You should know:**

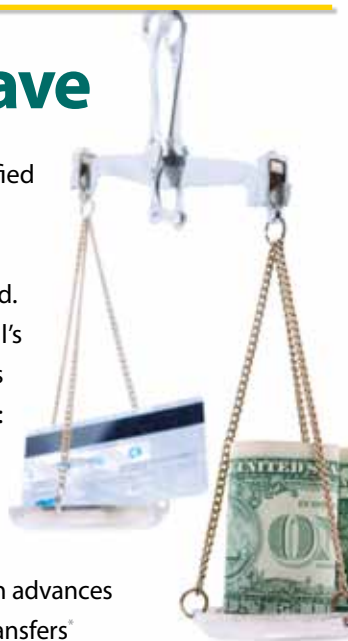
- Your interest rate.
- Whether there are different rates for balance transfers, cash advances, and purchases.
- The order in which payments apply to different types of transactions – some banks pay off low interest-rate balances first so the high-rate ones stay on your account longer.
- Whether the rate could increase to a higher penalty rate.
- Annual fee, late fee, and overlimit fee amounts.
- The grace period, or number of days from the billing date you may pay in full without incurring finance charges.

If you're not satisfied with the answers, maybe it's time to shop for a better card. Singing River Federal's VISA® credit card has all the right answers:

- Introductory rates as low as **3.99%** on purchases, cash advances and balance transfers\*
- Continuing rates as low as **10.99%\***
- No annual fees, hidden fees or rate hikes
- One bonus point for every dollar you spend

Call **228-475-9531** today and apply for the credit card that puts you first.

\*Membership & credit eligibility required. Actual rate based on credit history. Other rates and terms available, listed at [www.srfcu.org](http://www.srfcu.org). Terms subject to change without notice. All loans subject to approval based on credit.



### Don't fall for text scams

If you get a text asking for personal information, such as your name, address, and checking account number, **don't respond.**

**Forward it to #7726.** Major phone carriers use this number to collect potentially fraudulent messages for investigation.

If you think you might have given out personal information to a criminal, notify a Member Services Representative at Singing River Federal immediately.





6006 Highway 63  
Moss Point, MS 39563

BULK  
RATE  
PERMIT

#### Board of Directors

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*advisory member*

#### Moss Point Branch

6006 Highway 63  
Moss Point, MS 39563

#### Lucedale Branch

201 Scott Road  
Lucedale, MS 39452

#### Pascagoula Branch

3210 Market Street  
Pascagoula, MS 39567

#### Mobile, AL Branch

6151 Airport Boulevard  
Mobile, AL 36608

**228-475-9531**

Toll Free: 888-474-0080

#### Hours of Operation

(All Branches)

Mon., Tues., Thurs. & Fri.

9 am - 5 pm

Wednesday: 10 am - 5 pm

#### After Hours Loan Center

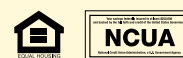
866-564-0875

#### VISA® Debit Card

Lost or Stolen  
800-472-3272

#### VISA® Credit Card

Lost or Stolen  
877-537-7959



[www.srfcu.org](http://www.srfcu.org)



## 62nd Annual Membership Meeting Tuesday, March 3, 2015 Pelican Landing Conference Center

Doors open at 6:30 pm • Meeting at 7:00 pm

**Be on the lookout for your postcard!**

## Protect yourself and your devices

- ✓ **Download the latest software versions.** Updates often fix security flaws. Out-of-date software leaves you vulnerable.
- ✓ **Create strong passwords.** Mix numbers, letters – upper and lower case – and special characters, and make your password at least eight characters long. Use different passwords for different sites and services.
- ✓ **Question everything.** An email claiming you just won an iPad may grab your eye, but its intent likely is to scam you. And don't count on all online scams containing grammar and spelling mistakes as a tipoff.
- ✓ **Back it up – now.** Some online attacks do irreparable damage. Maintain a simple and regular backup procedure.
- ✓ **Secure your mobile device.** Android mobile phones are targeted with an increasing amount of malicious code, and many iPhone users still don't use a PIN to lock their screens.

