



SEG Federal Credit Union

Feb. 1, 2012



If you love the credit union, tell your friends and family about us. We care about our members, and we are willing to go the extra mile for them.



VITA Income Tax Preparation Assistance

We are offering FREE Income Tax Preparation and E-Filing by IRS-Certified Volunteers, for most people who made \$50,000 or less in 2011.

VITA is fast, free, and trustworthy. We'll always take the time to explain your tax return and get you the credits and refunds you deserve. Your privacy and confidentiality are of utmost importance to us, and we take



pride in doing a good job. We will help you get your refund quickly with e-filing and direct deposit, free of charge. That way you won't have to "pay" to borrow your own money. Many people are tempted by tax-time

advertisements for "instant refunds." Many of these fast refunds are really loans with high costs. Annual percentage rates (APRs) for these loans range from 60 to 700%.

Our Member Rep's at the credit union can also help you decide on some ways to save some of your refund, just let us know if you have questions.

For



We will be closed on Feb. 20th in observance of President's Day



Annual Meeting

We will be having our Annual Meeting for our membership on Mon. March 5th at 7pm at the Laurel

Senior Citizens Center. You will hear reports on the progress of the credit union and also vote for Board

of Directors positions. Plus we will have giveaways, prizes and cookies and coffee.