



**Be sure to use your
Credit Union for all
your financial needs.**

- Loans
- Online Banking
- Mobile Banking
- eStatements
- eAlerts
- Online Check Images
- Checking Accounts
- ATM/Debit Cards
- Kid's Accounts
- Savings/Certificate Accounts
- Direct Deposit & Payroll Deduction

Inside this issue:

Luck of the Irish	1
Annual Meeting	1
Tax-Related ID Theft	2
Holiday Closures	2
Contact Info	2

[Member Connection]

luck of the irish



Enter for a chance to win
0.5% off the APR* of your
next consumer loan!



entry details:

One entry per person

Enter now through April 30th, 2016

Winner(s) must use the promo by December 31, 2016

to enter:

**Visit our lobby and fill out a drawing entry form or
call us at 970-247-5204 if you are unable to enter in
person**

Must be a member in order to qualify for this promotion. Subject to credit approval and standard underwriting guidelines. Consumer loans only—mortgages and HELOCs do not apply. Application and closing fees apply. Promotion subject to cancellation or change at any time. Winner(s) must use by December 31, 2016. *APR = Annual Percentage Rate. Employees and their families are not eligible for this promotion.

Official Call for the 57th Annual Shareholders Meeting

When: Monday, May 2nd, 2016

Time: 5:30 pm

Where: Credit Union office – 15 Bodo Drive, Durango, CO

What: Dinner will be served with the business meeting and election of officers following.

R.S.V.P. Required for dinner. Please reserve by Monday, April 25th by calling 970.247.5204.

Tax-Related Identity Theft Signs and Prevention

What is tax-related identity theft?

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund.

You may be unaware that this has happened until you efile your return and discover that a return already has been filed using your SSN. Or, the IRS may send you a letter saying we have identified a suspicious return using your SSN.

Know the warning signs

Be alert to possible tax-related identity theft if you are contacted by the IRS or your tax professional/provider about:

- More than one tax return was filed using your SSN.
- You owe additional tax, refund offset or have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer for whom you did not work.

Steps to take if you become a victim

If you are a victim of identity theft, the Federal Trade Commission recommends these steps:

- File a complaint with the FTC at identitytheft.gov.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records:
 - Equifax, www.Equifax.com, 1-800-766-0008
 - Experian, www.Experian.com, 1-888-397-3742
 - TransUnion, www.TransUnion.com, 1-800-680-7289
- Contact your financial institutions, and close any financial or credit accounts opened without your permission or tampered with by identity thieves.

How to reduce your risk

Join efforts by the IRS, states and tax industry to protect your data. [Taxes. Security. Together.](#) We all have a role to play. Here's how you can help:

- Always use security software with firewall and anti-virus protections. Use strong passwords.
- Learn to recognize and avoid phishing emails, threatening calls and texts from thieves posing as legitimate organizations such as your bank, credit card companies and even the IRS.
- Do not click on links or download attachments from unknown or suspicious emails.
- Protect your personal data. Don't routinely carry your Social Security card, and make sure your tax records are secure.

Source: <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>



[Holiday Closures]

May 30 in observance of Memorial Day
July 4 in observance of Independence Day
September 5 in observance of Labor Day

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