

## Tax Season – Tax Scams



As tax season gets underway, members should be aware that scams involving IRS impersonators more than double this time of year.

Here are just a few of the ways scammers are attempting to trick you out of your money:

### Unclaimed Refund Scams

Taxpayers should be on the lookout for a new mailing scam. The mailing comes in a cardboard envelope containing a letter on IRS letterhead.

The letter asks you to provide 'Filing Information' for a 'refund', all in an attempt to trick you into sharing very detailed personal information.

### IRS Impersonation Calls

Be aware of callers who are posing as IRS agents, using fake names and bogus IRS identification badge numbers in hopes of stealing taxpayer money or personal information.



They usually know a lot about you, and they often alter the caller ID to make it look like the IRS is calling. Victims are told they owe money to the IRS, and it must be paid promptly through a gift card or wire transfer.

**We urge all members to take caution before paying unexpected tax bills.**

The IRS will not:

- Call to demand immediate payment using a specific payment method.
- Threaten to bring in local police or other law-enforcement groups to have you arrested.
- Demand payment without giving you the opportunity to appeal.
- Ask for credit or debit card numbers over the phone.

**Taxpayers can call 800.366.4484 to report impersonation scams.**

## 1099 Notice:

Your 1099s Are Available and Can be Found with Your Enclosed Account Statement

## Dormant Account Notice

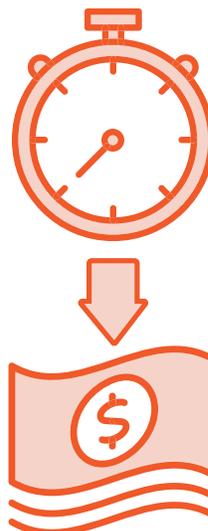


An account will be declared "dormant" after one (1) year of no activity other than dividend and fee postings.

A limited hold will be placed on this type of account automatically by the computer system. A fee of \$10.00\* will be assessed per quarter on dormant accounts.

\*This fee will be waived if an account balance is \$100 or greater, or accounts where the primary member is 21 years of age or younger.

## Take 5 to Earn \$5



Enjoy easy, secure access to your bank statements and earn a \$5 perk:

1. Visit [goodcu.org](http://goodcu.org)
2. Click Bank Online
3. Select Enroll Now
4. Verify Your Credentials
5. Opt-In for eStatements
6. Get a \$5 Perk for Saving Paper\*

\*Limit one (1) \$5 perk per member account. Perk is only available for new eStatements enrollees. Offer is only available through March 31, 2024.

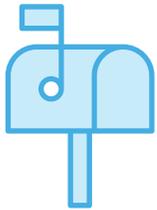
## Apply for Our \$1,000 Scholarship

Civic Central Credit Union will award three \$1,000 scholarships to selected student members.



### Eligible Applicants:

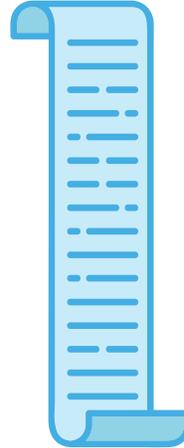
- Civic Central Credit Union Members.
- Enrolled Full-Time in an Accredited College or Trade School in Fall 2024.
- Did Not Win a Scholarship in 2023.



**Applications Due:** April 14, 2024.

**Email:** [info@civic-cu.org](mailto:info@civic-cu.org)

**Mail:** Civic Central Credit Union  
Attn: Scholarship Committee  
PO Box 1828  
Jefferson City, MO 65102-1828



### Submit a Typed Essay

In 500 words or less describe:

- Yourself, the school you plan to attend, and the reason you chose that school.
- Include any awards, memberships in organizations or offices that you have held.
- What you have done personally to prepare for school costs.
- Any community betterment you have performed or any future plans you have to better your community.
- How this scholarship will help you achieve your career goals.

Scholarships will be awarded by April 29, 2024.

## Notice of Annual Meeting



**March 20, 2024**

4 p.m. – 6 p.m.

**McClung Park, Jefferson City**

Tickets for your meal will be available for purchase at the branch. Tickets must be **purchased by March 10, 2024.**

**Lobby Closes at 4pm and drive-thru at 4:30pm**



Your ticket includes a meal, an attendance gift, and your credit union's annual report.

Drive-thru and dine-in options will be available.

### MENU:

- Fried Chicken
- Baked Ham
- Green Beans
- Mashed Potatoes & Gravy
- Slaw
- Rolls & Cake



**MLK Jr. Day**

January 15, 2024



**Lincoln's Birthday**

February 12, 2024



**Presidents Day**

February 19, 2024

## Upcoming Closures



CIVIC CENTRAL  
CREDIT UNION



Visit  
[goodcu.org](http://goodcu.org)



Call  
573.636.5338  
800.347.7680



Fax  
573.635.3806



Online Express &  
Express Bill Pay  
[goodcu.org](http://goodcu.org)



**Drive-Up Hours**

Monday - Friday  
7:30 a.m. - 5:30 p.m.



**Lobby Hours**

Monday - Friday  
8 a.m. - 4:30 p.m.



**Visit**

400 East Miller Street  
Jefferson City, MO 65102



**Audio Response Unit**

573.634.5389  
800.260.2189



**Email**

[info@civic-cu.org](mailto:info@civic-cu.org)



FEDERAL RESERVE  
LENDER

