



IT'S TIME TO MAKE YOUR IRA CONTRIBUTION

Even though 2019 is over and done with, you can still contribute to your 2019 IRA until April 15, 2020. Just note that if you make IRA contributions between January 1 and April 15, you may need to specify which tax year you are contributing to.

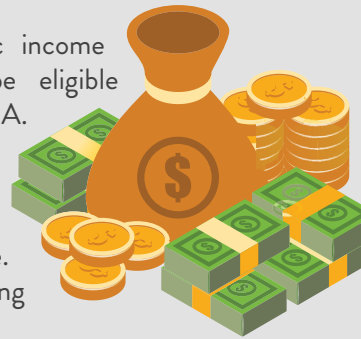
There are two main types of IRA accounts available to most people: Traditional and Roth IRAs. Traditional IRA contributions are made with pre-tax money, the investments grow tax-free, and the money is taxed upon withdrawal. Roth IRA contributions are made with money that has already been taxed. It grows tax-free and is withdrawn without any additional taxation.

IRA CONTRIBUTION LIMITS

Contribution limits are the same for the 2018 and 2019 tax years. Savers under 50 are allowed to invest up to \$6,000 in their Traditional or Roth IRA. Those who are 50+ can make an additional catch-up contribution of \$1,000, raising the total allowable contribution to \$7,000.

INCOME LIMITS

Please note that there are specific income limits that you must meet to be eligible to contribute to a Roth IRA. While you can contribute to a traditional IRA with any income, there are income limits to determine if the contribution is tax deductible. Speak with a tax professional regarding these requirements.



Remember to make your full IRA contribution if possible. This is important because there are no make-up opportunities for IRA contributions that you missed in previous years.

[CLICK HERE TO LEARN WHICH IRA IS RIGHT FOR YOU!](#)



UCCU CARES!

This year, our staff donated a total of

\$3,045

to local charities or organizations including:

- Special Olympics Polar Plunge
- Advocacy Network for Children
- Quanada in Quincy, Avenues in Hannibal
- Transitions of Western Illinois
- Quincy Humane Society
- Quincy Public Library
- Quincy Medical Group's Women's Health Center
- The Good News of Christmas Campaign

\$5,793

was donated by members to the Quincy to Peoria St. Jude Run in July.



\$600

was donated by members to the Horizons Food Pantry.

\$359

was donated by members to the Douglass Community Center's Food Pantry.



79TH UCCU ANNUAL MEETING

**Tuesday, February 18, 2020 at the UCCU North Branch,
1426 North 26th Street, Quincy, IL 62301.**

The meeting starts at 5:00pm. No dinner will be served. In lieu of the Annual Meeting Dinner, UCCU will host member appreciation events throughout the year.

The Annual Meeting will include reports from the Board of Directors, the Supervisory Committee, and Management.

Please join us for this informative meeting. Tickets are free and must be obtained in advance from any UCCU branch by February 14, 2020.

STOP BY TO PICK UP YOUR TICKETS TODAY!

2020-2021 SCHOLARSHIP PROGRAM APPLICATIONS

UCCU knows that college can be quite costly.

This year, in an effort to assist our members with this cost, we're offering one \$1,000 scholarship and two \$500 scholarships for the 2020-2021 school year. College-bound high school seniors and current college students who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two- or four-year accredited educational institution.

Students applying MUST be members of UCCU in good standing for at least one year, and be high school seniors or current college students at the time of application; attending a two- or four-year college, university,

or vocational technical school during the 2020-2021 school year.

If a potential candidate is not an established member of the credit union but one or both parents are, they may join UCCU and become a candidate. Employees of UCCU, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

Students can visit our website or any branch to obtain a scholarship application. Applications open January 1 and must be submitted by March 31, 2020. Call any branch for more information.

CLICK HERE TO LEARN MORE AND APPLY TODAY!



START THE NEW YEAR RIGHT!

.50% OFF YOUR NEW
CAR LOAN!
APR* Now through January 31.

New year, new life!

*APR = Annual Percentage Rate. Discount applied to qualifying rate. Some restrictions may apply. See credit union for details.



HOLIDAY CLOSINGS:

We will be closed at **1pm on
December 31** for New Year's Eve
and will reopen **January 2**.

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

Memorial Day
Monday, May 25

LOCATIONS

Vermont St Main Office

1001 Vermont
PO Box 1207
Quincy, IL 62306

Phone: 217.224.1093
Fax: 217.224.0802

Hannibal

109 Lindsey Drive
Hannibal, MO 63401

Phone: 573.221.1245
Fax: 573.221.2011

Maine St

3633 Maine St.
Quincy, IL 62305

Phone: 217.221.1963
Fax: 217.221.1968

North Branch

1426 North 26th
Quincy, IL 62301

Phone: 217.222.5427
Fax: 217.222.5480

myuccu.com
800.243.8428

