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Real Time Online Banking/Debit Cards

On March 6, 2018, None Suffer Lack Federal Credit Union (NSLFCU) switched to real-time banking. This means that all transactions posted to your account will be available for your review with online banking once they occur. So now the balance you see with online banking will be your up-to-the-minute balance.

It also means that your debit card transactions will be debited from your account as soon as you make a purchase. No more waiting for your debit card transactions to post to your account or guessing about your true balance. You will have real-time information on your account activity. We trust this convenience will benefit all of our debit card holding members, facilitate healthy banking practices, and minimize possible fraud. Keep reading for more insight into our new debit card security measures.

NSLFCU HOURS

- ◆ Tuesday: 9am-6pm
- ◆ Wednesday-Friday: 9am-4pm
- ◆ Saturday: 9am-1pm
- ◆ Sunday & Monday: Closed

CU Holiday Closings

Memorial Day (Observed)

May 26

Independence Day

July 4

GCM Family Fun Day

July 14

Credit Union Events

Credit Union Day

June 16

NSL Book Scholarship Deadline

June 29 @4PM

Debit Cards and Chip Technology

NSLFCU is rolling out new EMV chip cards as the next phase to make accessing your money more secure. EMV—which stands for Europay, Mastercard, and Visa—is the global standard for cards equipped with computer chips. We have migrated to this new technology to protect you.



Just before your NSL debit card expires, you will receive the EMV chip card as your new replacement. Now, instead of going to a register and swiping your card, you will insert your card into a terminal slot and wait for it to process. Should a merchant not accept chip cards, your new debit card still will be equipped with a magnetic-strip so you can conduct the transaction.

For more information about EMV chip cards please visit www.creditcards.com.*

**Original article is the property of Creditcards.com.*

April - May 2018

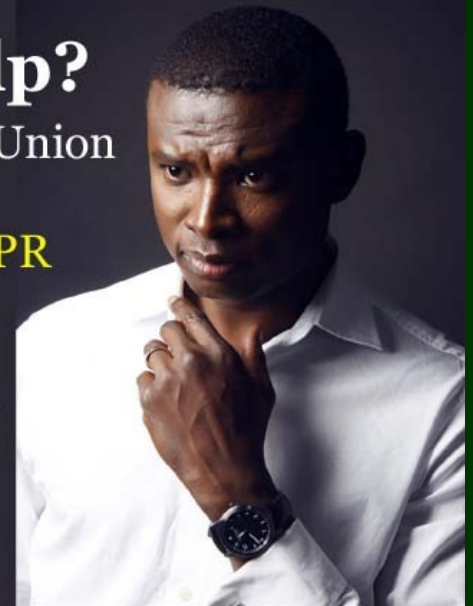
Do You Need Tax Help?

The None Suffer Lack Federal Credit Union
Is Here For You!

We Have A Tax Loan For 7.99% APR
terms up to 48 months

Don't set up a payment plan with the IRS or put it on a credit card.
Let your credit union help, contact us for more information.

Visit NSLFCU.Org or Click Here To Apply



Have You Filed Your Taxes Yet?

If you happen to miss *this year's tax filing deadline (April 17th)*, you should still file your income tax return as soon as possible—especially if you owe additional taxes. The longer you wait to file your tax return, the more penalties and interest charges can build up. These will all have to be paid in addition to any money you already owe the IRS.

Thankfully, the IRS allows taxpayers to request an extension of time to file, as long as the request is received by the original filing deadline (April 17th). You can get a six-month extension to file your Federal income tax return by submitting tax Form 4868 (Application for Automatic Extension of Time to File U.S. Individual Income Tax Return) by April 17th. This will extend your filing deadline from April 17 to Oct. 17.

Remember that a tax extension gives you more time to file your income tax return, *but it does not extend the deadline for paying the tax you owe for that year.* You are always expected to pay your income tax to the IRS on time or else you will be charged late fees, penalties, and interest. This means that you need to know how much tax you owe and be ready to submit payment by this year's tax filing deadline (April 17) whether or not you request a tax extension.

If you are due a tax refund, you do not have to worry as much if you miss the April filing deadline. In fact, filing an extension may not even be necessary. We recommend that you read the instructions for tax Form 4868 before filing it to make sure you understand the details of the form.

For additional information please visit www.irs.com.*



Did You Know?

The Federal Government gives you a three (3) year window to file your taxes in order to claim any tax refunds you might be owed. This means that this year you can only collect a tax refund for the year 2014 or later. So if you haven't filed your taxes for years prior to 2014, you should still file your tax returns, but you won't receive a tax refund.

*Original article is the property of IRS.com.

NSLFCU UPDATES

2nd Annual NSLFCU Book Scholarship

Be on the lookout for the 2nd Annual NSLFCU Book Scholarship. Applications will be accepted May 1–June 29. Visit NSLFCU.org on May 1st for details on how to apply.

Did you know NSLFCU offers loans?

Auto Loans as low as **1.9%**

Refinance Auto Loans as low as **2.9%**

Personal Loans at **8.99%**

We even do **Mortgages!**

Go to NSLFCU.org and **apply today!**

All loan applications are subject to approval.