

4<sup>th</sup> Quarter  
2022

# 2023

Happy New Year



## LeRoy Federal Credit Union

► LOG ONTO  
[lovemycreditunion.org](http://lovemycreditunion.org) AND  
CLICK ON INVEST IN AMERICA  
CREDIT UNION MEMBER  
REWARDS-SAVE WITH ADT,  
SPRINT, DIRECTV AND ALLIED!

**“OWNED BY YOU, WORKING FOR YOU.”**

*For over 60 years Le Roy Federal Credit Union has been serving our members, bringing them a hometown feel with welcoming customer service and feeling like you have control over your finances!*

### Keep your Year-End Statement for Tax Time

Would you like to get a jump start on filing your 2022 taxes? Your year-end statement contains important dividend information that you may need for tax purposes. Make sure to keep your year-end statement and any other records in a safe place or sign up for e-Statements to retrieve them online! It is fast and easy!

- **1099 forms** are only sent out if your savings (Share) interest income is **\$10.00 or more**
- **1098 forms** are only sent out for real estate loans with interest of **\$600.00 or more**

\* Tax return checks with the names of both parties (filed jointly) will need to be deposited into a Joint Account.

\* If you want your tax return to be directly deposited into your account, you'll need to provide your **account #** and our **routing #** when filing.

**Routing # 222381183**



You will find your interest paid for 2022 on December's 2022 statement for tax reporting if you do not receive a 1098.

The Supervisory Committee of LeRoy Federal Credit Union is performing a verification of accounts as prescribed by law. Please examine your account information and report any discrepancies immediately to the Supervisory Committee by writing to:

LeRoy Federal Credit Union  
Supervisory Committee  
P.O. Box 381  
Le Roy, NY 14482

Thank you for your cooperation and continued support of LeRoy FCU.



## CREDIT UNIONS *Are* DIFFERENT

Credit Unions are *not-for-profit* and exist to *help people* - not for financial gain.

This enables us to offer *competitive loan and savings rates* to our members!

**LeRoy Federal Credit Union**

7093 West Main Rd., LeRoy 768-7207  
[leroyfcu.org](http://leroyfcu.org)



### Important Dates to Remember

Monday, January 2<sup>nd</sup> ~ Closed in observance of  
New Year's Day

Monday, January 16<sup>th</sup> ~ Closed for Martin  
Luther King, Jr. Day

Monday, February 20<sup>th</sup> ~ Closed for Presidents'  
Day