



Newsletter

535 S Dettloff • PO Box 187 • Arcadia, WI 54612

Phone: 608-323-2126 or 800-325-2126 • www.arcadiacu.com

April 2025

The Arcadia Credit Union Board of Directors

hereby give notice of the

Arcadia Credit Union's 62nd Annual Meeting

**Monday, April 14 • 6:00p.m.
Arcadia Country Club**

Meeting Agenda

- Report on 2024 Activities
- Elect Two Board Members
- Conduct Business from the Floor

Door Prizes and Chicken Lunch to follow



**Annual
Meeting**

Thank you for your time and talents.



Michele Roeser
39 years



Mardelle Marsolek
37 years



Lisa Wolfe
26 years



Elva Helwig
19 years



Sara Maliszewski
9 years



Jennifer Rotering
6 years



Michelle Lopez
5 years



Hannah Maciosek
4 years



Tegan Michalak
3 years



Nancy Filla
2 years

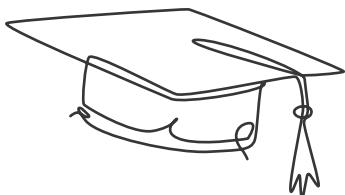


Jenna Thomas
2 years



Joselyn Laehn
1 year

● Congratulations



● to all our **2025 Graduates**

Good Friday Hours

Drive-up 7:30 a.m. – 5:30 p.m.
Lobby 8:15 a.m. – Noon

Loans by appointment only

WHAT TO KEEP AND WHAT TO THROW AWAY

Before sending all your documents through a paper shredder or filing them in your pile of bills and other records, know what you should keep and what you should throw away.

It's unbelievable to hear that, each day, the typical family receives five to 10 important items related to school, finances, social events, or work, according to Jack Gillis, former public affairs director for the Consumer Federation of America in Washington, D.C. This easily translates to 50 items a week or 2,500 items a year.

Many businesses are moving into more paper-free environments; however, we're still inundated with paper at home. Keeping track of everything can be overwhelming.

Take a look at the table to figure out what you should keep and for how long:

How long to keep / What to keep

Permanently: IRA contributions Keep nondeductible contribution records permanently in case you need to prove you paid tax on the money when you want to withdraw it.

One year - permanently: Retirement/Savings plan statements Keep quarterly statements until you receive your annual summary; if everything is correct on your annual summary, you can toss the quarterlies. It's best to hold on to annual statements until you retire or close the account. Credit union records.

At the end of each year, go through your share draft carbons or share draft statements and only keep those related to taxes, business expenses, and housing or mortgage payments.

Bills Keep bills for purchases such as cars, jewelry, furniture, computers, and so on—to show proof of their value in case of loss or damage. Keep any bill for products or services that have a warranty or guarantee associated. Hospital bills, car repair bills, copies of prescriptions should be kept up to five years from the date the service was provided. For bills you don't need for other reasons, once you know a share draft has cleared your credit union for a particular bill, you can toss it.

Six years - permanently: House records Keep purchase price information and the cost of permanent improvements to your property such as remodeling. Also, if you buy or sell property, keep records of legal fees and your real estate agent's commission for six years after you

sell your house. Keeping these records, especially home improvement records, is important and could help lower future capital gains tax (despite tax law changes) should you decide to sell.

45 days - six years: Credit card receipts and statements Keep receipts until your monthly statement arrives; if that's correct, toss the receipts unless you need them for other reasons such as warranties. Hold on to the statements for six years if they contain tax-related expenses.

One year: Paycheck stubs Make sure the information on your paycheck stubs and annual W-2 match when you receive it, then throw the stubs away if it does. If the information doesn't match, notify your employer.

Seven years: Tax records The IRS has three years to audit your return and you have three years to file an amended return to claim a refund if you made a mistake. If you made the mistake of underreporting your gross income by 25% or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn't file one at all, the IRS can catch you on it at any time.



Keeping important documents organized and stored securely is essential. Start with a countertop organizer for easy access, then move documents to more permanent storage, such as a filing cabinet or fireproof box, before they pile up. Vital records like birth certificates, marriage licenses, and financial documents should be kept in a fireproof storage box or a safe deposit box. Avoid carrying the key to your safe deposit box with you—keep one at home and another with a trusted person.

Want to learn more about securing vital documents in a safe deposit box at Arcadia Credit Union? Call us at 608-323-2126 or stop in to learn more and get pricing.

REMINDER: SHRED YOUR CONFIDENTIAL PAPERWORK at Arcadia Credit Union's Annual Shred Event! Happening in the parking lot on Saturday, April 5th, from 8:30 to 11:30 AM—a safe and secure way to dispose of sensitive documents. Limit 3 boxes per person.



Need funds to fix up your home, consolidate debt, or any other big expense?

A home equity loan lets you borrow against the value of your home with competitive rates and flexible terms.

Call today and let us help you get started.

**All loans are subject to credit approval and membership ability.*

Arcadia Credit Union has *great rates* on savings and CD's



COMMUNITY EVENTS

Shred Event • Saturday April 5, 2025, 8:30 a.m. • 11:30 a.m. Arcadia Credit Union • Limit 3 boxes per person

Little Raiders Easter Egg Hunt • Saturday April 5, 2025 11:00 a.m. Wanek Center

2nd Annual Fountain City First Responders Chicken Que Fundraiser • Saturday, April 5, 2025 • 11:00 a.m.
• Fountain City Ball Park

Waumandee Lions Easter Egg Hunt • Saturday, April 19, 2025 • 1:00 p.m. Harmonia Park

Rhythms by The River • Music in the Park • Thursday, May 15, 2025 • 6:00 p.m. Fountain City Community Park

72nd Annual Broiler Dairy Days • May 24-26, 2025 • Arcadia Memorial Park

Food Pantry • 4th Thursday of every month • Bethel Lutheran Church in Arcadia • Register 2:30-3:30 p.m. • Distribution at 3:30-4:30 p.m.

If you live or work in Buffalo, Chippewa, Eau Claire, Jackson, La Crosse, Trempealeau or Winona County, you're invited to become a member of the...



ARCADIA
CREDIT UNION

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Lobby Hours:

• M-F: 8:15-4:30 • SAT: 8:15-12:00

Drive-Up Hours:

• M-W: 8:15-4:30

• TH: 8:15-5:30 • F: 7:30-5:30

• SAT: 8:15-12:00

