



THE DIVIDEND

A Publication for the Members of Mountain Credit Union



MOUNTAIN CREDIT UNION SCHOLARSHIP APPLICATIONS AVAILABLE JANUARY 2, 2019

Mountain Credit Union continues our long running tradition of awarding scholarships to members who are pursuing a college education. Applications are available at www.mountaincu.org or at any of our branch offices.

For an application to be considered the following criteria must be met:

- 1) Enroll each quarter as a full-time student as determined by the college
- 2) Remain in good conduct standing at the college
- 3) Maintain at least a 2.5 grade point average
- 4) Must be a member in good standing of Mountain Credit Union

Anyone that is a member of Mountain Credit Union is eligible to apply. Persons who meet membership requirements, but are not yet members, can open an account prior to submitting scholarship application.

Scholarship applications can be returned to local branch offices, scanned and emailed to marketing@mountaincu.org, or mailed to: MCU Scholarships, 38 Maple Street, Waynesville, NC 28786. Deadline for submitting applications is Tuesday, March 12, 2019.

The scholarships will be presented at the Mountain Credit Union Annual Membership Meeting to be held on March 28, 2019.

MOUNTAIN CREDIT UNION STAFF PARTICIPATE IN TRAINING

Mountain Credit Union staff participated in training on Monday, November 12th (Veteran's Day Holiday) at the Wells Event Center in Waynesville. Staff received a refresher on cyber security and how to maintain security on all credit union systems. Required annual compliance training was covered with the group. Attendees enjoyed brick oven pizza and salad for lunch and had some time to network and get to know each other personally and also compare professional tasks in an effort to improve service to our members.

"Our Annual Staff Training Day is beneficial to our staff and the credit union as a whole", said Patty Idol, President/CEO. "It is one of the few times that we can meet as a group, get to know each other better, learn a lot while still having fun!", said Idol.

Another highlight of the day is awarding of Service Awards. This year's recipients were:

- | | |
|---|-------------------------------------|
| 5 Years – Heather Highland & Dianne Nichols | 20 Years – Vicki Cole & Sarah Davis |
| 10 Years – Ashley Rogers | 25 Years – Suzie Shook |
| 15 Years – Sonya Given | 35 Years – Beth Lawing |



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 21

Presidents Day
Monday, February 18

ASHEVILLE

219 Haywood Street
Asheville, NC 28801
Phone: 828.252.8234
Fax: 828.252.8241

CANDLER

1453 Sand Hill Road
Candler, NC 28715
Phone: 828.667.7245
Fax: 828.667.7286

CHEROKEE

P.O. Box 241
Cherokee, NC 28719
Phone: 828.497.6211
Fax: 828.497.3969

FLETCHER

3270 Hendersonville Rd.
Fletcher, NC 28732
Phone: 828.684.9999
Fax: 828.684.0381

FRANKLIN

746 E. Main St.
Franklin, NC 28734
Phone: 828.524.4464
Fax: 828.524.4467

MURPHY

8005 NC Highway 141
Marble, NC 28905
Phone: 828.837.0460
Fax: 828.837.1049

SYLVA

30 Highway 107
Sylva, NC 28779
Phone: 828.586.0425
Fax: 828.586.0726

WAYNESVILLE

721 N. Main St.
Waynesville, NC 28786
Phone: 828.452.2216
Fax: 828.452.2217

www.MountainCU.org

Mountain Credit Union Withholding Notice - Form 2317

Required Notice for Members with Individual Retirement Accounts

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments when combined with other withholding MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



marketing@mountaincu.org • www.MountainCU.org



38 Maple Street
Waynesville, NC 28786

PRSRT STD
US Postage
PAID
Asheville, NC
Permit #422



THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS

Mountain Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.



C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!

Visit LoveMyCreditUnion.org/Happy to learn more.

SEASONAL LOAN
Available Until April 15

Taxes, unexpected expenses, or what you wanted but didn't get for Christmas!

1040 Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return

FIND OUT MORE

ANNUAL MEMBERSHIP MEETING TO BE HELD AT MAGGIE VALLEY CLUB - THURSDAY, MARCH 28, 2019

Mountain Credit Union will hold our Annual Meeting on Thursday, March 28 at 6:00 pm at the Maggie Valley Club, 1819 Country Club Drive, Maggie Valley, NC 28751. Tickets for the event will be available in branch offices from March 4 until March 15, 2019. Tickets are available on a first come – first served basis.

APPLICATION FOR MOUNTAIN CREDIT UNION SCHOLARSHIP

Complete this application accurately and completely and return it to Mountain Credit Union prior to Tuesday, March 12, 2019. You must be a member of Mountain Credit Union to be considered for this scholarship. If you are not a member, but eligible to become a member, open an account today!

Member Number _____

Name _____

Address _____

City _____ State _____ Zip _____

Telephone Number Where You Can Be Reached _____

Are you a high school senior? YES NO

Are you a Current College Student? YES NO

College you are enrolled in or will be attending for the following school year:

Name of College _____

Address _____

City _____ State _____ Zip _____

Program of Study/Major: _____ How long have you attended? _____

Current Grade Point Average: _____

Are you a full-time student? YES NO

Number of hours enrolled: _____

The above information is correct to the best of my knowledge. I authorize the officials of

_____ College to release my academic records to Mountain Credit Union if I am selected as the winner of this scholarship.

(Applicants Printed Name)

(Applicants Signature)

(Date)

Scholarship Applicants Name _____

The Mountain Credit Union Scholarship winners are chosen by random drawing. The following information will in no way be used in the selection process, but would be used as an introduction at our Annual Meeting if you are chosen as a scholarship recipient. This information is optional, but would be helpful in the event that you are a Mountain Credit Union Scholarship winner! If needed you can provide this information on a separate sheet. Good luck!

How long have you been a member of Mountain Credit Union? _____

Parents/Siblings or Spouse/Children that could be mentioned in your introduction: _____

Clubs/Groups/Sports that you are involved in: _____

Awards you have received: _____

Interests such as hobbies or activities: _____

Is there anything else you would like us to know about you? _____

