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## **A MESSAGE FROM OUR CEO**

Did you know that our Centennial is really a celebration of two milestones in one? Not only have we proudly served our members for 100 years, but we're also celebrating the fact that Post Office Employees' Credit Union is the longestoperating credit union in the entire state of Louisiana!

Our founding members set a standard of excellence in serving the financial needs of a small group of Postal Workers. Today, we've exceeded those standards by serving members beyond that original group of Postal Workers. Our members now include employees of many local businesses and segments of our community. As we look to the next 100 years, we are focusing on educating our local community that they, too, can be a member of Louisiana's first and longest-serving credit union. Let your family, co-workers, and neighbors in on the best-kept secret in financial services by sharing what you love about POECU with them.

### TAX DAY COUNTDOWN: DON'T GET CAUGHT OFF GUARD!

It's that time again. Spring is in full swing, and taxes are due. Let's cover some tax essentials to help you file with confidence:

**Deadline:** Taxes for 2023 are due April 15! Need more time? Request an extension by April 15, giving extra time to file your taxes by October 16. Please note that the extension doesn't affect the payment deadline.

Gather Documents: W-2s, 1099s, and receipts for deductions are crucial.

Filing Status: Choose wisely, as it affects your tax rate and deductions.

**Credits & Deductions:** Take advantage of the Earned Income Tax Credit (EITC) or deductions for education, homeownership, and charity.

E-File: It's secure, fast, and environmentally friendly!

Tax Brackets: Knowing your bracket helps you calculate your taxes accurately.

Beware Scams: The IRS will never ask for personal information via phone or email.

Professional Help: Consider a tax professional for more complex situations.

**Stay Informed:** Tax laws change, so visit the IRS website or our resources for updates.

**Plan Ahead:** Adjust your withholding to avoid surprises next year. Check your state's tax rules and consider direct deposit for faster refunds.

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Remember, POECU is here to support you every step of the way as you navigate the tax season, and POECU members can save up to 20% on TurboTax federal products!

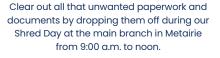
Save now!

### **MONTHLY EVENTS**

Make sure to save these dates for upcoming community events with POECU as we continue our 100-year celebration all year long.

#### Saturday, April 27

Wednesday, May 15



We'll be serving an elegant dinner at an upscale reception hall with a multi-course buffet, wine/champagne/beer, decorations, massive giveaways, and so much more. Visit our website to RSVP today! Our June event is being finalized; please check back at poecu.org/100yr for details.

June

### HOW TO PREPARE FOR GRADUATION

Hello, future scholars! You'll be headed off to college soon, and we want to help you financially prepare for a bright future. Below are a few things to keep in mind as you begin your journey:

**Know your costs:** College is expensive. Between books, tuition, transportation, and the cost of living, it all adds up quickly. Set a realistic budget that prioritizes your needs.

**Find funding:** Apply for the FAFSA early and start researching scholarships, grants, and work-study programs that fit your profile.

**Make smart money moves:** Credit cards are not free money. If you opt for one, avoid debt pitfalls by practicing responsible spending. Only spend what you can immediately pay back.

**Save for emergencies:** Life happens, and often. It is essential to have dedicated funds set aside for the unexpected.

**Have fun:** School isn't all fun and games, but you should make time for it. Sometimes, your brain just needs that break.

Going to college is an exciting and scary time, but you've got this. And remember, it's okay to ask for help.

POECU offers the \$1,000 Guy C. Comes Memorial Scholarship every year, open to POECU members graduating from high school.

Learn More: poecu.org/scholarship

### SO MANY WAYS TO WIN MONEY!



If you are a member with accounts in good standing, you could be one of our weekly \$100 winners. Follow our social media, and every time you comment/like/share, you are entered in our monthly social media \$100 drawing. Every monthly event will also have one or more \$100 winners.\*

\*Members' accounts must be in good standing to qualify.





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### **SUMMERTIME PLAYLIST**

Summer will be here before you know it, and you'll probably hear a lot of "I'm bored" from your kids. While it's easy to just let screens take over, there's a lot you all can do together while keeping it affordable. Here are some quick ideas to spend your time a little differently and create some special days with your family:

- Blow bubbles
  Stargazing
  Sidewalk chalk art
  Zoo day
  Museum visit
  Picnic in the park
  Bike rides
- Community events
- Make a puppet show
   Baking

- Start a garden
- Build a fort
   Draw your own comics
  - Dress-up dayCreate a treasure hunt
  - Library trip
  - Backyard/living room camping
     Make your own
    - popsicle

Spending quality time with your kids during summer doesn't have to be expensive. Try some of these affordable activities out and create treasured memories that will last a lifetime.

## **UPCOMING HOLIDAY CLOSURES**

Memorial Day: Monday, May 27 Juneteenth: Wednesday, June 19 Independence Day: Thursday, July 4

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