

Oregon State Credit Union difference



Pay your taxes or supplement your refund

Tax returns are due April 15, 2019. That is also the date your 2018 taxes must be paid in full. You can file a six-month tax extension by filing Form 4868 by April 15. But be aware that an extension only grants you extra time to file your paperwork. Your unpaid taxes must be paid in full on April 15.

So what happens if your tax bill is more than you can pay? Don't panic. You have options.

Take action

The most important thing to do is take action. If you fail to pay your tax bill, the IRS will charge you penalties and interest beginning April 16. If you also fail to file your return, they'll charge you even more.

• **Put it on a credit card** – If the interest you will pay on the credit card is less than the

interest and penalties you would owe the IRS, charge it. But be honest about how quickly you can pay that off. A balance that looks affordable when held for three months may look less affordable if you end up taking six months to pay it off.

• **Borrow from the IRS** – You can apply for a short-term extension of up to 120 days or a longer-term installment plan. Either way, penalties and interest continue to accrue until your bill is paid in full, and there is a set-up fee when you apply for an installment plan.

• **Take out a personal loan** – If you apply for the loan and receive the funds before April 15, you can avoid all the penalties and interest the IRS will charge. This is a

great option if the interest you'll pay on the loan is less than the penalties and interest you will be charged by the IRS.

At Oregon State Credit Union, we offer our members a Tax Day All-purpose Loan to eliminate the anxiety that comes from being unable to pay your tax bill. You'll receive competitive rates based on your credit rating, terms of up to 60 months, no application fee or early pre-payment penalty, and a rate discount for setting up automatic payments. It's also a perfect way to supplement your refund to pay for big projects, like a wedding, vacation or home improvements.

To learn more, or to apply online, visit oregonstatecu.com/all-purpose-loans. You can also call us at 800-732-0173 or visit a branch.



Don't miss the Annual Business Meeting

Come hear about your credit union's 2018 achievements from the Chairman of the Board and the President/CEO, and elect four directors to open positions on the Board of Directors.

Join us April 3 at the Sunset branch, 4800 SW Research Way in Corvallis. Doors open and registration begins at 5:30 p.m.; the meeting starts at 6 p.m.



Tap, snap, deposit checks using your mobile phone



Skip the trip to the branch or ATM. You can deposit checks to your Oregon State Credit Union account using your iPhone® or Android™ mobile phone or tablet. Just tap, snap and deposit.

To use mobile check deposit, you have to be enrolled in online banking.* Just download the Oregon State Credit Union app from your app store and follow these simple instructions:



Tap, snap, deposit checks using your mobile phone, continued on page 2 →

Tap, snap, deposit checks using your mobile phone, continued from page 1 →

TAP on the "Check Deposit" icon on the home screen of your app (for iPhone) or the pull-down menu (for Android). Fill in the check amount, and select the account where the check is to be deposited.

SNAP a photo of the front and back of your check. You'll need to endorse your check on the back, just as you would for any other check deposit. Beneath your signature, write: FOR MOBILE DEPOSIT. If the check is not endorsed with your signature and the statement, it will be rejected.

DEPOSIT your check and look for an email confirming your mobile deposit.

It's that simple. Checks deposited by 3 p.m. PST will usually be posted by 6:30 p.m. PST that same day. You should hold on to your check until your next statement to ensure it has been deposited.

You cannot deposit cash using this method, and accounts that are dormant or have another ongoing issue will be blocked from using the feature.

You can view the status of your deposit by tapping the "History" button on the Check Deposit screen. You can deposit up to \$2,500 a day and up to \$10,000 per month (maximum of 20 checks per month) using mobile check deposit. Failed attempts and rejected deposits do not count towards this total.

*Sign up for online banking from our website at oregonstatecu.com/mobile-banking.



We're hiring!

Are you looking for a rewarding career with a great company?

Check out our job openings at oregonstatecu.com/careers.

Stop by

There's an Oregon State Credit Union branch in your neighborhood, offering:

- Convenient location
- Local decisions
- Personal service
- Visa® credit and debit cards
- Auto loans
- Home loans
- Signature loans
- Free Checking
- Home Equity Lines of Credit
- Business loans and lines of credit

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Like, share and follow us on Facebook. Check out financial tips and tools. Stay informed. Learn about events, activities and promotions at facebook.com/oregonstatecu.



Visit oregonstatecu.com



Call 800-732-0173



Visit a branch

Insured by NCUA



Be ready for tax day



Tax day is almost here. Are you ready?

Whether you need help paying your taxes or extra funds to supplement your return, a **Tax Day All-purpose Loan** is the ideal solution. Combine the loan with your tax return to pay for a home remodel, take your dream vacation or fund some other expense. There's no fee to apply, so there's no reason to wait.

When you borrow from your credit union, any earnings made on that loan go back to the members in the form of competitive rates and fewer fees. We can do that because we're owned by our members, not governed by stockholders. That means your money works for you, not for someone else.



Apply for a loan to pay taxes or supplement your refund.

Visit oregonstatecu.com, stop by any branch or call 800-732-0173.