



## Free Tax Filing

### EVERYONE is Eligible to Free File Federal returns!

Let Free File do the hard work for you with brand-name software or online fillable Forms. You can prepare and e-file your federal and Indiana state tax return for free. If you are a resident of Indiana, you can find this at <http://www.in.gov/dor/4578.htm>. For federal filing, visit <http://www.irs.gov/efile>.



## February Clubs Mature!

The February club accounts have matured and the funds have been transferred to your regular accounts. If you have payroll deduction, your deposits will continue automatically.



## IRA DEPOSITS



Reminder: You can deposit into your Traditional, Roth, or Coverdell account for the 2011 tax year until April 17, 2012.



## Account Information for Tax Filing

The following information will help provide your tax preparer with the correct account information or help you determine the correct information for yourself to deposit with us.

### Routing Number

The Routing or ABA number for ITT Employees' Federal Credit Union is 274973251.



### Account Number

All of our account numbers total 12 digits when it comes to electronic transactions. For a direct deposit to your checking account you can simply use the 12 digit account number appearing at the bottom of your checks. This number should begin with 3 or 4 zeros or 7379. If you would like to directly deposit your funds to your savings account you can use one of the following formats: ("x"s represent your account number)

For members with a 5 digit member number: 000000xxxxx0.

For members with a 6 digit member number: 00000xxxxxx0.

It is important that you use the full 12 digit format for your account number. Failure to do so could result in rejected or erroneous refund deposits. Thank you for choosing ITT Employees' Federal Credit Union as your safe deposit location!

Dividend Rates as of February 1, 2012				 	Service Charges as of February 1, 2012	
Account Type	Dividend Rate	Annual % Yield (APY)	Minimum Balance			
Share	.15	.15	\$5.00	Cashier's Checks	\$2.00	
Share Draft	.05	.05	N/A	Money Orders	\$1.00	
Club	.40	.40	\$5.00	NSF Items	\$25.00	
IRA	1.50	1.51	\$5.00	Overdraft Transfers	\$3.00	
Rates are subject to change				Two Party Checks Redeposited	\$10.00	
				Two Party Checks Redeposited	\$25.00	
				For a full list of service charges, please visit our web site at <a href="http://www.ittefcu.org">www.ittefcu.org</a>		

# YOUR CLOSING COSTS COULD BE FREE!!!



Have you been thinking about reducing the interest rate on your loans? Maybe you have a child in college and are wondering how you're going to cover the costs. It's also possible you've been looking around the house and noticed that there are some things you would like to fix up. Then comes the question of how are you going to pay for it. One option to help you accomplish your goals is by using the equity in your home.

We are offering a **\$200 reduction** on closing costs for our home equity loan which means that closing costs could be free. The current rate on our home equity loan is **4.0%\*** and the interest you pay may be tax deductible.\*

\*THIS IS AN ADJUSTABLE RATE LOAN.  
ITT EMPLOYEES FEDERAL CREDIT UNION SUGGESTS THAT YOU SEEK TAX ADVICE FROM A TAX PROFESSIONAL TO DETERMINE IF INTEREST PAID ON A HOME EQUITY LOAN WOULD BE DEDUCTIBLE BASED ON YOUR OWN TAX SITUATION.



Get exclusive savings on Dell® products like laptops, software and tablets to HDTVs, printers, cameras and more!

## ITT Employees' Federal Credit Union Members Save Up to 30% on All Dell Products

Dell® knows there's a techo gadget-loving geek in everyone. That's why they've teamed with Invest in America to offer credit union members exclusive discounts of up to 30% on all of their products. From laptops, tablets and smartphones to HDTVs, printers and cameras, Dell has it all and ITT Employees' Federal Credit Union members can save on it!

Discover the happiness Dell, Invest in America and fantastic discounts can bring at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

### Hours & Phones

Summit Park Branch  
7310 Innovation Blvd  
(260) 451-5095  
Mon. - Fri. 7:45am - 3:45pm

WCTC  
Mon, Thurs, Fri. 9:30am – 11:00am

TAC Branch  
1919 West Cook Rd  
(260) 451-6161  
Mon. - Fri. 8:00am - 4:00pm

Walk-up Window  
(260) 451-6161  
Mon. - Wed. 7:00am - 4:45pm  
Thurs. & Fri. 7:00am - 5:00pm

Telephone Teller (260) 451-6436

### **Credit Union Service Centers**

Three Rivers FCU  
6310 E. State Blvd, Ft Wayne  
(260) 748-7592  
General Credit Union  
6601 Mutual Drive, Ft Wayne  
(260) 471-5544

Village Of Time Corners  
6401 West Jefferson, Ft Wayne  
(260) 436-9443  
5020 Riviera Court, Ft Wayne  
(260) 482-7701

Fort Financial (Inside Meijer)  
6309 Lima Road, Ft Wayne  
(260) 497-8682  
5909 Illinois Road, Ft Wayne  
(260) 459-1898

3102 Spring Street, Ft Wayne  
(260) 432-1561  
10301 SR 37/Maysville Road  
(260) 969-0805

Public Service Credit Union  
1209 Reckeweg Rd, Fort Wayne  
(260) 432-3433  
7017 Old Trail Road  
(260) 747-0564  
DeKalb Financial FCU  
136 West 7<sup>th</sup> St, Auburn, IN  
(260) 925-0800

To Web: [www.ittefcu.org](http://www.ittefcu.org)

Email: [ittefcu@itt.com](mailto:ittefcu@itt.com)

**No Surcharge ATM Machines:**  
[www.atmallianceone.org](http://www.atmallianceone.org)  
and  
[www.co-opfs.org](http://www.co-opfs.org)

**Report a lost or stolen VISA Credit Card:** (800) 289-5939

**To report a lost or stolen VISA Debit Card:**

During work hour: (260) 451-6161  
After hours: (800) 523-4175

**Service center locations and hours:** [www.creditunion.net](http://www.creditunion.net)