

Take the 52-Week Challenge

Saving money can be easy and even fun with the 52-Week Challenge. There are no complicated rules to remember. Week 1, you save \$1. Week 2 you save \$2, and it continues through the year, adding one more dollar to each week's savings. So the biggest amount of money you ever put into your savings account at one time is \$52, and at the end of the year you've saved \$1,378! Check out the chart below, or flip to the other side to do the Challenge in reverse.



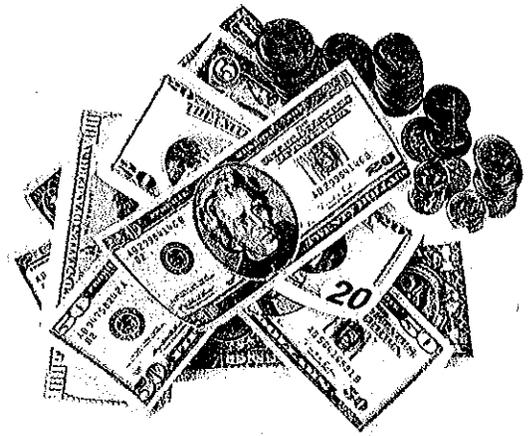
Week	Deposit	Balance	Week	Deposit	Balance	Week	Deposit	Balance
<input type="checkbox"/> 1	\$1	\$1	<input type="checkbox"/> 18	\$18	\$171	<input type="checkbox"/> 35	\$35	\$630
<input type="checkbox"/> 2	\$2	\$3	<input type="checkbox"/> 19	\$19	\$190	<input type="checkbox"/> 36	\$36	\$666
<input type="checkbox"/> 3	\$3	\$6	<input type="checkbox"/> 20	\$20	\$210	<input type="checkbox"/> 37	\$37	\$703
<input type="checkbox"/> 4	\$4	\$10	<input type="checkbox"/> 21	\$21	\$231	<input type="checkbox"/> 38	\$38	\$741
<input type="checkbox"/> 5	\$5	\$15	<input type="checkbox"/> 22	\$22	\$253	<input type="checkbox"/> 39	\$39	\$780
<input type="checkbox"/> 6	\$6	\$21	<input type="checkbox"/> 23	\$23	\$276	<input type="checkbox"/> 40	\$40	\$820
<input type="checkbox"/> 7	\$7	\$28	<input type="checkbox"/> 24	\$24	\$300	<input type="checkbox"/> 41	\$41	\$861
<input type="checkbox"/> 8	\$8	\$36	<input type="checkbox"/> 25	\$25	\$325	<input type="checkbox"/> 42	\$42	\$903
<input type="checkbox"/> 9	\$9	\$45	<input type="checkbox"/> 26	\$26	\$351	<input type="checkbox"/> 43	\$43	\$946
<input type="checkbox"/> 10	\$10	\$55	<input type="checkbox"/> 27	\$27	\$378	<input type="checkbox"/> 44	\$44	\$990
<input type="checkbox"/> 11	\$11	\$66	<input type="checkbox"/> 28	\$28	\$406	<input type="checkbox"/> 45	\$45	\$1,035
<input type="checkbox"/> 12	\$12	\$78	<input type="checkbox"/> 29	\$29	\$435	<input type="checkbox"/> 46	\$46	\$1,081
<input type="checkbox"/> 13	\$13	\$91	<input type="checkbox"/> 30	\$30	\$465	<input type="checkbox"/> 47	\$47	\$1,128
<input type="checkbox"/> 14	\$14	\$105	<input type="checkbox"/> 31	\$31	\$496	<input type="checkbox"/> 48	\$48	\$1,176
<input type="checkbox"/> 15	\$15	\$120	<input type="checkbox"/> 32	\$32	\$528	<input type="checkbox"/> 49	\$49	\$1,225
<input type="checkbox"/> 16	\$16	\$136	<input type="checkbox"/> 33	\$33	\$561	<input type="checkbox"/> 50	\$50	\$1,275
<input type="checkbox"/> 17	\$17	\$153	<input type="checkbox"/> 34	\$34	\$595	<input type="checkbox"/> 51	\$51	\$1,326
Success!						<input checked="" type="checkbox"/> 52	\$52	\$1,378

For more ways to save check out Compass, LGFCU's online money management tool. Learn more at lgfcu.org/compass.



Take the 52-Week Challenge in reverse!

Saving money can be easy and even fun with the 52-Week Challenge. Kick off the first week in the new year by putting \$52 in your savings account. That's the most you'll ever put in at one time! The next week put aside \$51, the next week \$50... you get the idea. At the end of the year you've saved \$1,378 and as the winter holidays approach you're only putting a few dollars into savings each week.



Week	Deposit	Balance	Week	Deposit	Balance	Week	Deposit	Balance
<input type="checkbox"/> 1	\$52	\$52	<input type="checkbox"/> 18	\$35	\$783	<input type="checkbox"/> 35	\$18	\$1,225
<input type="checkbox"/> 2	\$51	\$103	<input type="checkbox"/> 19	\$34	\$817	<input type="checkbox"/> 36	\$17	\$1,242
<input type="checkbox"/> 3	\$50	\$153	<input type="checkbox"/> 20	\$33	\$850	<input type="checkbox"/> 37	\$16	\$1,258
<input type="checkbox"/> 4	\$49	\$202	<input type="checkbox"/> 21	\$32	\$882	<input type="checkbox"/> 38	\$15	\$1,273
<input type="checkbox"/> 5	\$48	\$250	<input type="checkbox"/> 22	\$31	\$913	<input type="checkbox"/> 39	\$14	\$1,287
<input type="checkbox"/> 6	\$47	\$297	<input type="checkbox"/> 23	\$30	\$943	<input type="checkbox"/> 40	\$13	\$1,300
<input type="checkbox"/> 7	\$46	\$343	<input type="checkbox"/> 24	\$29	\$972	<input type="checkbox"/> 41	\$12	\$1,312
<input type="checkbox"/> 8	\$45	\$388	<input type="checkbox"/> 25	\$28	\$1000	<input type="checkbox"/> 42	\$11	\$1,323
<input type="checkbox"/> 9	\$44	\$432	<input type="checkbox"/> 26	\$27	\$1,027	<input type="checkbox"/> 43	\$10	\$1,333
<input type="checkbox"/> 10	\$43	\$475	<input type="checkbox"/> 27	\$26	\$1,053	<input type="checkbox"/> 44	\$9	\$1,342
<input type="checkbox"/> 11	\$42	\$517	<input type="checkbox"/> 28	\$25	\$1,078	<input type="checkbox"/> 45	\$8	\$1,350
<input type="checkbox"/> 12	\$41	\$558	<input type="checkbox"/> 29	\$24	\$1,102	<input type="checkbox"/> 46	\$7	\$1,357
<input type="checkbox"/> 13	\$40	\$598	<input type="checkbox"/> 30	\$23	\$1,125	<input type="checkbox"/> 47	\$6	\$1,363
<input type="checkbox"/> 14	\$39	\$637	<input type="checkbox"/> 31	\$22	\$1,147	<input type="checkbox"/> 48	\$5	\$1,368
<input type="checkbox"/> 15	\$38	\$675	<input type="checkbox"/> 32	\$21	\$1,168	<input type="checkbox"/> 49	\$4	\$1,372
<input type="checkbox"/> 16	\$37	\$712	<input type="checkbox"/> 33	\$20	\$1,188	<input type="checkbox"/> 50	\$3	\$1,375
<input type="checkbox"/> 17	\$36	\$748	<input type="checkbox"/> 34	\$19	\$1,207	<input type="checkbox"/> 51	\$2	\$1,377
			Success! ■			52	\$1	\$1,378

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Local Government Federal Credit Union

Tax Services

In person or online, we offer free, low-cost and discounted options to help you file your taxes easily. Consider filing electronically no matter which service you choose to receive your refund quickly and have it directly deposited into one of your LGFCU accounts.

Tax preparation at your local branch

Two tax preparation services are provided at your local branch. Starting in late January, all branch locations will have trained employees available to help eligible members complete and electronically file tax returns.

Volunteer Income Tax Assistance (VITA)

Through a partnership with the Internal Revenue Service (IRS), members with a 2015 household income of \$54,000 or less can receive free help to complete and electronically file basic tax returns.

Low cost tax preparation

For members whose income exceeds the \$54,000 VITA program limit, there's a low cost alternative for basic tax preparation needs. For a flat fee of \$75 per return, Credit Union tax preparers will complete and electronically file your return. The Credit Union's fee-based tax preparation service is not associated with the VITA program.

No appointment necessary

Gather all of your tax documents and stop by your local branch. There's no need to call for an appointment! A tax preparer will confirm your eligibility for either service, make sure that you've brought all the documents needed and make copies of your information. Within 5 business days, your return will be ready for you to review and sign.

Deposit your tax refund into an LGFCU account!

Regardless of which service you choose, if you're getting a refund let it make more money for you! Deposit it into a Holiday Cash Club Account and get a jump on paying for holiday spending next year while earning dividends on it. Or, consider opening an emergency fund savings account.

Get there faster with an **LGFCU** scholarship!

A bright future starts with a solid education. As a member of Local Government Federal Credit Union, you're eligible to apply for **college** and **career** scholarships!

COLLEGE

LGFCU Scholarship

LGFCU awards scholarships to members in good standing to help pay for the costs associated with continuing education, including associate, bachelor's or master's degree programs and trade school certifications. These scholarships are available for high school seniors and returning degree or program students.

APPLICATION DEADLINE: ~~February 29, 2016~~

lgfcu.org/scholarship

March 4

CAREER

School of Government Scholarship

If you work for local government and want to strengthen your job skills, apply for LGFCU's School of Government (SOG) Scholarship. This scholarship covers tuition for classes, conferences and seminars offered by the SOG at UNC-Chapel Hill.

ANNUAL APPLICATION DEADLINES:

March 1 · June 1 · September 1 · December 1

lgfcu.org/sog

NCSU Public Safety Leadership Initiative (PSLI)

If you are interested in leadership and management training, apply for the Administrative Officers Management Program (AOMP) or Law Enforcement Executive Program (LEEP). This scholarship covers tuition for classes, conferences and seminars offered by the PSLI at NCSU.

ANNUAL APPLICATION DEADLINES:

AOMP: April 1 · July 1 · December 1 | LEEP: September 1

lgfcu.org/aomp-leep

For more information or to apply, visit
the links above, or call 800.344.4846.

Calls may be recorded for quality assurance.

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LOCAL GOVERNMENT
FEDERAL CREDIT UNION