

# the **SV** informer

Winter 2025

Everyday™  
making a difference.



www.siouxvalleyccu.com

1120 6th Street  
(Downtown)

712-277-1440

3450 South Lakeport  
(Morningside)

712-274-7828

105 Sergeant Square Drive  
(Sergeant Bluff)

712-943-5868



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## Beware of Tax Scams!



## Protect Yourself from IRS Scams This Tax Season

Tax season brings an increase in IRS related scams. Scammers try to steal personal or financial information by pretending to be the IRS, so staying alert is important.

### Common IRS Scam Tactics

- Fake IRS calls  
Scammers claim you owe taxes or face arrest. The IRS will not make aggressive calls or demand immediate payment.
- Phishing emails and texts  
Messages ask you to click links or verify information. The IRS does not contact taxpayers through unsolicited emails or texts.
- Refund scams  
Scammers say you have a refund waiting and ask for your Social Security number or bank information.
- Fake tax preparers  
Some scammers pose as preparers and file false returns using your information. Work only with trusted professionals.

### How to Protect Yourself

- Never share personal information through email, text, or unexpected calls
- File early to reduce the chance of fraudulent filings
- Use strong passwords on financial accounts
- Verify suspicious communication by contacting the IRS directly

### Check Your Credit Report

Everyone can request a free credit report once a year at [annualcreditreport.com](http://annualcreditreport.com). This site does not provide a credit score, but you can review trade lines, recent inquiries, and other activity that may show signs of identity theft.

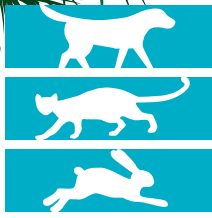
You can request all three reports at once from TransUnion, Experian, and Equifax, or spread them out through the year.

Stay aware and protect your identity this tax season.

## Sioux Valley Calendar...

Sioux Valley will be closed the following days;  
New Years Day, Thursday, January 1, 2026  
Martin Luther King Jr, Monday, January 19, 2026  
President's Day, Monday, February 16, 2026

**REMINDER:** Every third (3rd) Thursday of each month is mandatory "All Staff Training" and the credit union does not open until 10:00 a.m. The dates for the first quarter of 2026 are; Thursday, January 22nd (Since January 1st is a Federal Holiday, it isn't counted) Thursday, February 19th and Thursday, March 19th



# SIouxLAND HUMAN SOCIETY



Sign up sheets coming soon at each location!



*Pictured above; Jenny, Tina, and John showing off items dropped off for our Food and Fund Drive!!*

## FOOD BANK



OF SIOUXLAND INC.

A couple that happens to be members of SVCCU, approached us about teaming up with them and the Food bank of Siouxland. The Ballantynes did all the leg work with getting the barrels and collection buckets to each branch. They made a commitment to match up to \$1000.00 in donations. At the end they ended up matching the \$1000.00 and adding their own donation of \$500.00 totaling a donation of \$1500.00 just from them.

Just wanted to let you know the totals from our SVCCU members.

Food – 152 lbs.

Funds – \$2,906.84

These are fantastic totals and will be able to provide 14,687 meals! How incredible is that?! We are so appreciative of all of your efforts and rounding up the SVCCU branches in participating in this Food and Fund Drive. You will serve a lot of families in need during this time when they need it most.



Sioux Valley set a record for highest donation to Breast Cancer Awareness this past October!! Tina Heard, Morningside Branch Manager, led this initiative.

**YOU ASKED -**  
**SIoux VALLEY CCU LISTENED.**

**WE HEARD YOUR REQUESTS!**  
**STARTING JAN 3RD OUR SGT. BLUFF**  
**DRIVE-THRU WILL NOW BE OPEN ON**  
**SATURDAYS FROM 9 AM-12 PM**