



## *Plan Your Retirement*

### **Contribute to an Achieva IRA**

Now through April 16, 2012, you can contribute to an Individual Retirement (IRA) account for either 2011 or 2012. Achieva can assist you in selecting retirement savings options that are right for you. Please consult your tax advisor to see if your contribution is tax deductible.

## *Tax Time is Approaching*

### **Filing is easy with TurboTax<sup>®</sup>**

Do your taxes for FREE and get the maximum refund GUARANTEED\* - with TurboTax Federal Free Edition. As a valued credit union member, you'll find out just how easy it is to prepare, print and e-file your simple federal return with TurboTax. TurboTax is fast, easy and best of all, it's FREE! Visit [www.AchievaCU.com](http://www.AchievaCU.com) for all the details.

\*Maximum refund guarantee is not provided by Achieva Credit Union. Please contact TurboTax for further details.

## *Free Seminars*

### **Helpful Information**

**Saturday, January 14** – DROP Distribution Planning  
Steve Nordbeck, CFA, Achieva Financial Planning & Trust Services

**Saturday, February 18** – Income Tax Planning  
Gary Weaver, Senior Tax Advisor 4, H & R Block

**Saturday, March 24** – Medicare Planning  
Linda Bullerman, CLTC

Check our website at [www.AchievaCU.com](http://www.AchievaCU.com) for seminar times, locations, and registration, or you may call (727) 431-7362. Space is limited so please register early!

## Nominees for the 2012 Board of Directors

Each year, three terms expire on the credit union's 10 member board of directors, and each year a nominating committee recommends a slate of candidates for the next election. **Linda Emanuel, Tom Oberhofer, and Trellis Poe** have been nominated for election at the next annual meeting on March 27, 2012.



Linda Emanuel

A Florida native, Mrs. Emanuel was elected to the credit union board of directors in 1997 and currently serves as the Vice Chairman. After 40 years of service, Mrs. Emanuel retired from the Pinellas County School Board. As a district employee, she taught high school and middle school, coached track and sponsored cheerleading. Mrs. Emanuel served as assistant principal at Meadowlawn Middle School and at Bardmoor Elementary, where she later became the principal.



Tom Oberhofer

Mr. Oberhofer was elected to the credit union board of directors in 1993. He is a past Chairman of the Board. Mr. Oberhofer retired in 2010 from Eckerd College in St. Petersburg. He held various positions at the college over the last 27 years with his last being Professor of Economics. In addition to his involvement with Achieva Credit Union, Mr. Oberhofer is a past board member for Pinellas Habitat for Humanity and is still an active Habitat volunteer.



Trellis Poe

Ms. Poe was elected to the credit union board of directors in 1997 and currently serves as the Board Secretary/Treasurer. She retired from the Pinellas County School Board in 2006 after 30 years of service. In that time, she served in the office of Affirmative Action, was part of the founding team at Countryside High School, was secretary to the principal at Clearwater High School, and spent the last 20 years as office manager for the Area I Superintendent. In 1978, Ms. Poe also worked for the City of St. Petersburg as secretary to the Deputy City Manager. In addition to her involvement with Achieva Credit Union, she is an active member of her church.



Call Center: (727) 431-7680 • (941) 907-4000 • Non-local (800) 593-2274  
[www.AchievaCU.com](http://www.AchievaCU.com)

24-Hour MoneyLine: (727) 586-6669 • (941) 907-4040

Rates and promotions stated in this edition of Know It All are correct at time of print, and are subject to change without notice at any time. ©All rights reserved Achieva Credit Union 1/1/2012.



Federally Insured by NCUA  
Equal Housing Lender

MC4045