

Free Community Shred Day!

Saturday, October 2nd from 9 AM - 12 PM
at the Easton Ave Financial Resources FCU Branch

Our Community Shred Day is back!

Bring up to **3 medium sized boxes** to shred. Professional shredding service is provided by **IntelliShred**, a full-service, on-site shredding company which provides comprehensive shredding, destruction and recycling services to customers in New Jersey, New York and Pennsylvania. You don't have to be a credit union member to take advantage of Shred Day, this is a free event open to the community!

Identity theft is a real threat with criminals searching through garbage to gain personal information about others. A great way to combat this is by adopting paperless billing, opting into eStatements & shredding your old documents. In an effort to make this easier for you, we are providing a free day of shredding!

Want to learn more about shredding services? Visit their website at www.intellishred.com.

Please remove Staples and Paperclips!

What to Shred:

Bills.

Keep receipts for large purchases, and shred the rest after payment clears your credit union, and after the return or refund period expires.

Credit card statements.

If they contain tax-related expenses, keep the statements for 7 years in case you're audited by the Internal Revenue Service. Otherwise, keep them for one year and then shred them.

Monthly banking statements.

Keep monthly statements that contain tax-related expenses for 7 years. Otherwise, keep them for one year and then shred them.

Investment account statements. Keep year-end statements for 7 years, but you can shred monthly or quarterly statements as new ones arrive.

Credit card receipts.

Once you no longer need a receipt, tear it up or feed it to the shredder before tossing it in the trash.

Retirement statements.

Keep year-end statements for your 401(k), individual retirement accounts (IRAs), and Keogh plans until you retire or close the account, and keep Form 8606 if you've made nondeductible IRA contributions. Shred quarterly statements after you receive your annual summary and verify that its correct.

Pay check stubs.

Shred the stubs after you receive your annual W-2 and verify that the information is accurate. Keep the last paycheck stub of the year.

Tax records.

Keep a copy of all 1040 tax forms permanently. Remember: The IRS has 3 years to audit your return, but if you under report your gross income by 25% or more, the IRS has six years to challenge it. And if you file a fraudulent return or don't file one at all, the IRS can go after you at any time.

When:

Saturday, October 2nd
9 AM - 12 PM

Where:

Easton Ave FRFCU Branch
780 Easton Ave,
Somerset, NJ 08873

