



# Gather & Grow

## What's New

## Don't Forget It's Tax Season

As we move into March, tax season is in full swing. If you haven't filed yet, now is the time to get started! The deadline to submit your tax return is quickly approaching. Here are a few quick tips to get you started:

**01** Gather all necessary documents, including your W-2, 1099, and any other relevant forms.

**02** File by April 15, 2025 to avoid requesting an extension.

**03** For more information, visit <https://www.irs.gov/>

## Get the Most Out of Your Tax Refund

As you're preparing to file taxes, consider ways to maximize your tax refund and put it to good use.

### Build Your Emergency Savings

One smart move is to deposit your refund into a Share Certificate, where it can grow with a competitive dividend rate. Our Share Certificates offer a secure and rewarding way to manage your funds.

### Pay Down Debt

Using your tax refund to pay down high-interest debt can improve your financial situation in the long term. By reducing outstanding balances, you'll save on interest and improve your credit score.

### Boost Your Refund

A great way to boost your refund is by making charitable contributions. Donations to qualified organizations can be deducted from your taxable income, potentially lowering your tax liability. Additionally, take advantage of all available tax credits and deductions, such as the Earned Income Tax Credit or contributing to retirement accounts like an Individual Retirement Account.

By combining smart financial choices with a higher return on your tax refund, you can make the most of this season's opportunities!



# Coming Soon This March



**Our debit cards are now contactless!**

Expect to see your new card in your mailbox this month.

**Tap, pay, & go—effortlessly & securely!**

Plus enjoy the convenience of contactless payments with a fresh, modern design.

## Recipe Corner

### Cheesy Broccoli Rice by Mallory Mosso

#### Ingredients:

- 2 cups rice
- 4 cups broccoli
- 2 cups cheddar cheese
- 3 cloves garlic
- 1 tbsp butter
- 1 tbsp olive oil
- Parmesan cheese
- Salt/Pepper to taste

#### Instructions:

1. Cook two cups of your favorite rice.
2. Add 1 tablespoon each of butter and olive oil to a large pan and heat over medium.
3. Mince 3 cloves of garlic and chop 4 cups of broccoli in a food processor or by hand.
4. Add garlic to pan and sauté until fragrant.
5. Add broccoli and cook for about 5 min. (Until bright green).
6. Add rice and 2 cups of cheddar cheese and stir until combined.
7. Top with Parmesan cheese and serve.

#### GATHERING RECIPES!

Scan the QR Code to submit your best recipes and it may be featured on future issues



## What's Coming

### MARCH

#### Annual Membership Meeting

March 29, 2025 at Smith's Tropical Paradise

#### High School Scholarship Application

Deadline is March 31, 2025

Visit [www.gatherfcu.org/scholarships](http://www.gatherfcu.org/scholarships) for full details.

### APRIL

#### Youth Month

Stop by our branch or connect with us on social media to learn more about financial literacy for your keiki, youth contests, and prizes!

#### Ohana Motors Auto Sale

April 1-30, 2025 - 1% loan rate discount

