




**COMMUNITY
SHRED DAY
2012**

SHRED IT & FORGET IT

Protect your identity by getting rid of confidential documents safely and securely. Use the checklist on the reverse of this flyer, then bring your sensitive paperwork to CCU for secure shredding.

WHEN?

**Sat., November 3, 2012
9:00 a.m. to 12:00 p.m.**

WHERE?

**CCU's Leland Branch
60 Gregory Rd., Leland**

TOTALLY

FREE!

KEEP IT
or
SHRED IT!
a general guide

Keep until warranty expires or item can no longer be returned or exchanged

- Sales Receipts (If needed for tax purposes, keep for 3 years.)

Keep for 1 month

- ATM Printouts (Use to balance your checkbook, shred receipts monthly.)

Keep for 1 year (Unless needed for tax purposes, then keep for 3 years after filing return.)

- Bank Statements
- Cancelled Checks
- Credit Card Receipts
- Paycheck Stubs
- Quarterly Investment Statements (Hold until annual statement is received.)
- Utility Bills (Toss after one year, unless used for tax deduction—then keep for 3 years.)

Keep for 3 years

- Annual Investment Statement (Hold for 3 years after you sell your investment.)
- Income Tax Returns (The IRS can audit up to three years or more after taxes have been filed, depending on the circumstances. If you don't file a return at all, there is no statute of limitations.)
- Medical Bills and Cancelled Insurance Policies.
- Records of Selling a House (For Capital Gains Tax.)
- Records of Selling a Stock (For Capital Gains Tax.)
- Receipts, Cancelled Checks and other Documents that Support Income or a Deduction on your Tax Return (Keep 3 years from the date the return was filed or 2 years from the date the tax was paid – which ever is later.)

Keep for 7 years

- Satisfied Loan Documents

Keep while active

- Contracts
- Insurance Documents
- Property Records
- Stock Certificates

For more information

<http://www.irs.gov/publications/p552/>
Recordkeeping for Individuals from the IRS