

## General Calendar Reminders

### Annual Escrow Account Statement:

The Annual Escrow Account Statement under the Real Estate Settlement Procedures Act (RESPA) is due to each member annually, within 30 days after the end of the escrow account computation year (the 12-month period beginning at the closing of the loan).

### Privacy Notice:

Credit unions are not required to mail an annual privacy notice if statutory exception requirements are met per final rule that became effective in 2018.

### Supervisory Committee Report or External Audit Report – State-Chartered Credit Unions:

The Supervisory Committee Audit or External Audit report (state-chartered credit unions) is due no later than 120 days after the end of the calendar year or fiscal year under audit or fiscal period for which the agreed upon procedures are performed. For example:

Audit Effective Date	Due By (120 Calendar Days)
September 30 <sup>th</sup>	January 29 <sup>th</sup>
October 31 <sup>st</sup>	March 1 <sup>st</sup>
November 30 <sup>th</sup>	March 31 <sup>st</sup>
December 31 <sup>st</sup>	May 1 <sup>st</sup>

## January, 2026

January 1, 2026: New Year's Day - Federal Holiday

January 19, 2026: Martin Luther King, Jr Birthday - Federal Holiday

January 30, 2026: Fourth Quarter Regulatory Fee for State-Chartered Credit Unions due date

January 30, 2026: 5300 Call Report due to NCUA

January 31, 2026: Form 941 Employer's Quarterly Federal Tax Return due date (due date is Feb. 10 if deposited all Federal Unemployment Tax when due)

January 31, 2026: Form 945 Annual Return of Withheld Income Tax (Backup withholding) (due date is February 10 if deposited full payment of tax on time)

January 31, 2026: Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return

January 31, 2026: Form IL-941 Illinois Yearly Withholding Tax Return for credit unions with an annual and quarterly filing date

January 31, 2026: Form UI-3/40 Unemployment Compensation (Employer's Quarterly Contribution and Wage Report) due date

January 31, 2026: Form W-2 Wage and Tax Statement to Credit Union employees

January 31, 2026: Credit Card Quarterly Agreement Submission Due to CFPB (10,000 or more open credit card accounts)

January 31, 2026: IRS Forms 1099-INT, 1099-MISC, 1099-C, 1099-A, 1098 and 1098-E to Member or Recipient

January 31, 2026: IRS Form 5498 to participant for FMV/RMD

**February, 2026**

February 16, 2026: President's Day - Federal Holiday

February 28, 2026: IRS Form 1099-MISC (if amounts are reported regarding payments to an attorney for legal services) - Recipient

February 28, 2026: Transmittal of Forms 1099-INT, 1099-C, 1099-A, 1099-MISC, 1098 and 1098-E, by magnetic media or paper form if exempt by IRS, along with Form 1096 Transmittal Form due date (due date is March 31, 2026 if filing electronically)

**March, 2026**

March 8, 2026: Daylight Savings Time Begins

March 16, 2026: Form 1042-S (Reporting of dividends paid to non-resident aliens ("NRAs") from certain countries, along with Member Transmittal Form 1042-T

**April, 2026**

April 30, 2026: First Quarter Credit Union Profile and 5300 Call Report

April 30, 2026: First Quarter Regulatory Fee for State-Chartered Credit Unions

April 30, 2026: Form 941 Employer's Quarterly Federal Tax Return

April 30, 2026: Form UI-3/40 Unemployment Compensation (Employer's Quarterly Contribution and Wage Report)

April 30, 2026: IL – 941 Illinois Quarterly Tax Return for Credit Unions with monthly payment schedule

April 30, 2026: Credit Card Quarterly Agreement Submission Due to CFPB (10,000 or more open credit card accounts)

**May, 2026**

May 15, 2026: Form 990, Form 990-EZ, Form 990-N, Form 990-T, (State-Chartered Credit Unions)

May 25, 2026: Memorial Day - Federal Holiday

May 31, 2026: IRS Form 5498 IRA Contribution Information

May 31, 2026: IRS Form 5498 to IRS

**June, 2026**

June 19, 2026: Juneteenth – Federal Holiday

**July, 2026**

July 4, 2026: Independence Day - Federal Holiday

July 30, 2026: Second Quarter Credit Union Profile and 5300 Call Report

- July 30, 2026: Second Quarter Regulatory Fee for State-Chartered Credit Unions
- July 31, 2026: Form 941 Employer's Quarterly Federal Tax Return
- July 31, 2026: Form IL 941 Illinois Quarterly Withholding Tax Return for credit unions with monthly payment schedule
- July 31, 2026: Form UI-3/40 Unemployment Compensation (Employer's Quarterly Contribution and Wage Report)
- July 31, 2026: Credit Card Quarterly Agreement Submission Due to CFPB (10,000 or more open credit card accounts)

**September, 2026**

- September 1, 2026: Unclaimed Property – Letter to Members
- September 7, 2026: Labor Day - Federal Holiday

**October, 2026**

- October 12, 2026: Columbus Day - Federal Holiday
- October 30, 2026: Third Quarter Credit Union Profile and 5300 Call Report
- October 30, 2026: Third Quarter Regulatory Fee for State-Chartered Credit Unions
- October 31, 2026: Form 941 Employer's Quarterly Federal Tax Return
- October 31, 2026: Form UI-3/40 Unemployment Compensation (Employer's Quarterly Contribution and Wage Report)
- October 31, 2026: Credit Card Quarterly Agreement Submission Due to CFPB (10,000 or more open credit card accounts)

**November, 2026**

- November 1, 2026: Unclaimed Property – Annual Publication (Employer's Contribution Report)
- November 1– December 31, 2026: Safe Act Annual Renewal of Credit Union Information with NMLS; Safe Act Annual Renewal of Individual MLO Registrations
- November 1, 2026: Daylight Savings Time Ends
- November 11, 2026: Veterans Day - Federal Holiday
- November 26, 2026: Thanksgiving Day - Federal Holiday

**December, 2026**

- December 25, 2026: Christmas Day - Federal Holiday