



## It's The Season For Giving ... & Spending.

Do you find yourself strapped for cash during the holidays? Relax, and enjoy the holiday season with a **holiday loan** that will make this time of the year even more special and fun.

Enjoy fixed rates at 10.0% APR and repayment terms up to 10 months.\* The application process is fast and easy, so contact Summit Ridge Credit Union to apply!

### Don't forget our other money-saving options:

- Our Visa® credit cards offer low, fixed rates and no annual fees or balance transfer charges. You're also protected with Visa's zero liability policy.
- We offer the Stash savings account, where you deposit funds through payroll deduction. You can access the funds when the holiday season arrives or throughout the year.

\*APR=Annual Percentage Rate. Actual rate dependent on member eligibility, creditworthiness and loan term. Payment example: monthly payment for \$1,000 borrowed for a 10-month term at 10.0% APR is \$104.63. Contact SRCU for complete details.

## How Great Would It Be To Have Extra Cash At The End Of The Year?

### Skip-A-Pay Form

#### Month To Skip (Mark only one)\*

- December 2018 payment  
(Request deadline is Nov. 9, 2018)
- January 2019 payment  
(Request deadline is Dec. 14, 2018)

#### Payment Method (Mark only one – \$25 per request)

- Deduct from savings
- Deduct from checking
- Enclosed is a check payable to Summit Ridge Credit Union

Account # \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Member Name \_\_\_\_\_

Evening Phone # \_\_\_\_\_

Co-Maker Name \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

X \_\_\_\_\_

Signature

City \_\_\_\_\_

X \_\_\_\_\_

Co-Maker Signature

State \_\_\_\_\_

ZIP \_\_\_\_\_

At the end of the year, we spend more due to the holiday season and could really use a break. Wouldn't it be great to skip a car payment and have extra cash available to use for extra expenses? It could help start the new year the right way, within budget – and with peace of mind.

Summit Ridge Credit Union can make that happen with our Skip-A-Pay program, and all you have to do is fill out the Skip-A-Pay form. But act now, **Skip-A-Pay requests for December are due by Nov. 9, and requests for January are due by Dec. 14, with no exceptions.**



\*This offer applies exclusively to collateral loans. Account must be open for at least a six-month period with three straight months of on-time payments to qualify. Eligibility based on member credit and other factors. Skip-A-Payment fee must be paid by the stated due date to allow time for processing. Regular payments will resume with your January or February 2019 payment. Interest will continue to accrue during the payment deferral period. Loan extensions such as Skip-A-Payment may affect GAP, credit life and disability insurance coverage on your vehicle. Contact the credit union for complete details.



## An Easier & More Secure Way To Pay

- **Apple Pay** is easy and works with the Apple devices you use every day. You can make secure purchases in stores, apps and on the web, plus send and receive money from friends and family right in Messages.
- **Google Pay** is the fast, simple way to pay online, in stores and more. Book a trip, grab a meal, see a show, and enjoy new experiences – all without your wallet. Getting started on the web or with the app is easy. Just add a card, and you're ready to go.
- **Samsung Pay** lets you carry your credit, debit, gift and membership cards on your devices so you can pay in-person, online or in-app with just a tap. Plus, get extra rewards for the same purchases you make every day.



### Holiday Closings



Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 8
Thanksgiving	Thursday, Nov. 22
	Friday, Nov. 23
Christmas Day	Tuesday, Dec. 25
New Year's Day	Tuesday, Jan. 1

## Great Young Member Services For A Great Start In Life!

The SRCUy Account is especially for our members up to 25 years old.

- No monthly fee or minimum balance
- Free online, mobile and text banking\*
- Free bill pay and e-statements
- Free, unlimited ATM withdrawals at 30,000 CO-OP ATMs nationwide
- MasterCard® debit card
- Up to four free foreign ATM transactions per month (limited to \$15 monthly)
- Reduced non-sufficient funds (NSF) fee of \$18
- Automatic overdraft protection transfer
- Direct deposit
- And more

Also for our young members:

- SRCUy Auto Loan For First-Time Buyers
- SRCUy Credit Card For First-Time Borrowers



Refer your co-workers, friends and family members to Summit Ridge Credit Union, and each of you will get \$25 when they open a checking account or loan and mention your name!

You know we will take good care of them. Forms are available in our office.

\*Incentives are subject to member eligibility and creditworthiness. Referrals can't be an existing SRCU members. Existing accounts and/or loans and re-openings are not eligible. New members must complete one of the following options: 1) open a checking account with e-statements, a minimum \$100 direct deposit and six (6) debit card transactions within the first 60 days and the new account must be open and in good standing for 90 days; or 2) a new loan with minimum \$5,000 balance; new loan must be open and current for 90 days. Each new member may only name one reference. Accounts must be active for 90 days to qualify for the incentives. Current member receives incentive when the new referred member meets all incentive qualifications. Incentives are subject to 1099 reporting. Offer ends 12/31/18. Contact SRCU for complete details.

## Smishing Scams

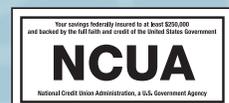
The term "smishing" is a mashup of SMS (short message service) messages and phishing, which is when fraudsters utilize malware by sending texts mimicking a trustworthy source, such as a credit card company, financial institution or retailer. If the consumer clicks the link in the message, the malware will be activated, which can provide fraudsters access to your password, account numbers, Social Security numbers and more.

### Protect yourself by:

- Ignoring messages that seem bizarre or are from companies you don't recognize.
- Blocking and deleting fraudulent messages.
- Adding a VPN to your phone, which prevents scammers from seeing your internet activity.



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