

Enter To Win Two Missouri Mavericks Tickets*

Our Loans Are The Solution To Your Needs



In October, hockey comes back to the Kansas City area, and Summit Ridge Credit Union is celebrating with a special offer on another local favorite: our loans!

*Enter to win two tickets to a Missouri Mavericks hockey game when you open a loan with Summit Ridge Credit Union!**

It's that simple: open a new loan or transfer your current loan from another lender, and you'll be entered to win. In addition to saving money and our loans' features and benefits, you could see a Missouri Mavericks game on your credit union! Call, click, or stop by to apply today.

*Drawing open 10/1/15-12/31/15. Winners will be announced 1/8/16. The chances of winning depend on the number of entries received. Contact SRCU for complete details and official rules.

Now Available:

Summit Ridge Financing At The Dealer

Our members know Summit Ridge Credit Union is the place to go for unmatched convenience and service; and now, we're even better!

When you're ready to buy from the dealership, just tell the salesperson you're a member of Summit Ridge Credit Union. You'll enjoy our fixed rates and flexible repayment terms right at the dealer – without an extra trip to the credit union.

Contact us today to find a participating dealer near you!

Give Yourself A Holiday Break From Loan Payments

Extra cash always comes in handy, and we know it's especially welcome during the busy holiday season. Summit Ridge Credit Union is giving our qualified members a break from making your December or January auto loan payment!*

Simply fill out the form below, and indicate the payment method. Don't delay! **Skip-A-Payment requests for December are due by November 13, and requests for January are due by December 15, with no exceptions.**

We wish all of our members a happy holiday season!

Skip-A-Pay Form

Month To Skip (Mark only one)

- December 2015 payment
(request deadline is November 13, 2015)
- January 2016 payment
(request deadline is December 15, 2015)

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's Name

Email

Address

Signature

City

Co-Maker's Signature

State

Zip

*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 2016 payment. Interest will continue to accrue during the payment deferment period. Loan extensions such as Skip-A-Payment may affect insurance coverages on your vehicle. Contact the credit union for complete details.





Celebrate International Credit Union Day!

On October 15, 2015, credit unions around the world celebrate International Credit Union Day (ICU Day). Since 1948, on the third Thursday of October, credit unions have celebrated a simple but radical idea – that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans – a credit union is literally people helping people.

Please stop by the credit union on ICU Day for sweet treats and socializing with other credit union members and staff. Tell your family and friends, neighbors and co-workers, when you’re a member of Summit Ridge Credit Union, you’re People Helping People.

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving	Thursday, November 26
Christmas	Thursday, December 24 (Close at 1 p.m.) Friday, December 25
New Year’s Day	Friday, January 1

Attention SRCU credit cardholders: you should have received your Visa® credit card in the mail by now. Please contact us if you haven’t, or if you have any questions. Please securely destroy your old Discover® credit card, or bring it to the credit union to be securely destroyed.

Three Year-End Tax Tips To Help You Save

Although the year is almost over, you still have time to take steps that can lower your 2015 taxes. Now is a good time to prepare for the upcoming tax-filing season. Taking these steps can help you save time and tax dollars. They can also help you save for retirement. Here are three year-end tips from the IRS for you to consider:

1. **Start a filing system.** If you don’t have a filing system for your tax records, you should start one. It can be as simple as saving receipts in a shoebox, or more complex – like creating folders or spreadsheets. It’s always a good idea to save tax-related receipts and records. Keeping good records now will save time and help you file a complete and accurate tax return next year.
2. **Make charitable contributions.** If you plan to give to charity, consider donating before the year ends. That way, you can claim your contribution as an itemized deduction for 2015. Remember that you must give to a qualified charity to claim a tax deduction. Use the Exempt Organizations Select Check tool at IRS.gov to see if an organization is qualified. Make sure to save your receipts. You must have a written record for all monetary donations in order to claim a deduction.
3. **Contribute to retirement accounts.** You need to contribute to your 401(k) or similar retirement plan by Dec. 31 to count for 2015. On the other hand, you have until April 15, 2016, to set up a new IRA or add money to an existing IRA and still have it count for 2015.

Source: IRS.gov

Get The Safety & Security Of Roadside Assistance & More For Less Than \$1 Per Week.*



Summit Ridge Credit Union offers CU Road Pal (formerly Credit Union Auto Club), a roadside assistance program created exclusively for credit union members that provides unparalleled service and unprecedented value. CU Road Pal offers a wide range of roadside-assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, CU Road Pal is here to help get you back on the road quickly. Its professional customer service team is just a phone call away – ready and waiting to assist you 24 hours a day, seven days a week, 365 days a year. They’re always there when you need them.

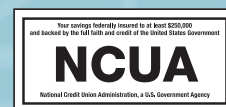
Speak to an SRCU member representative, or visit LoveMyCreditUnion.org to learn more.

*Based on individual roadside assistance plan.

Another way we help our members save – Sprint’s Credit Union Member Discount. Get 10% off select regularly priced Sprint monthly service – plus waived activation and upgrade fees. Visit lovemycreditunion.org/sprint or mysrcu.com for more information.



www.mysrcu.com
(816) 272-6160



Federally Insured By NCUA