

'Tis The Season

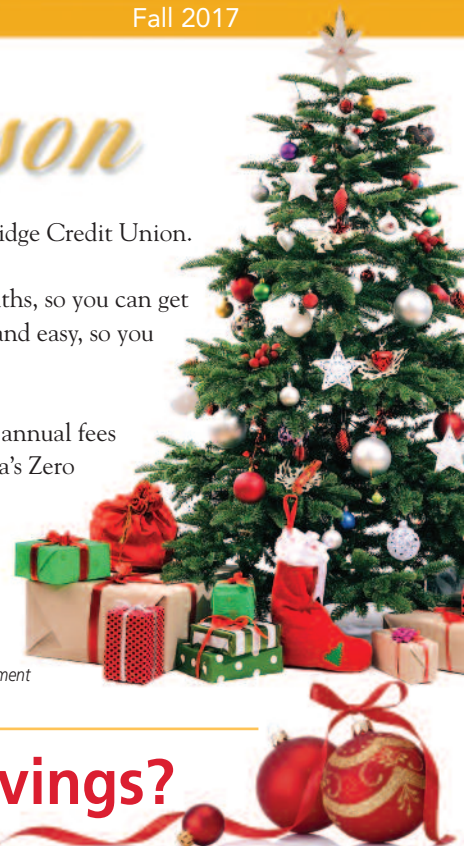
Celebrate the holidays in style with financial solutions from Summit Ridge Credit Union.

SRCU **Holiday loans** are 10.0% APR* and feature repayment terms up to 10 months, so you can get the cash you need to make the season merry and bright. The application process is quick and easy, so you won't have to miss out on any of the holiday fun.

Need to stuff a few more stockings? Our **Visa® credit cards** feature low, fixed rates and no annual fees or balance transfer charges. Plus, you can shop confidently knowing you're covered by Visa's Zero Liability Policy.

Planning for the holidays can pay off with a **Stash Savings account!** Set aside funds all year long through payroll distribution. When the shopping and celebrations of the season roll around, just access your savings as needed.

*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility, creditworthiness and loan term. Example monthly payment for \$1,000 borrowed for a 10-month term at 10.0% APR is \$104.63. Contact the credit union for complete details.



What Could You Do With Skip-A-Pay Savings?

According to *USA Today*, the average monthly payment on a new car is \$495. Just think what your budget could do with that money if you skipped a monthly payment ... pay for the holidays, family travel or other year-end expenses! Summit Ridge Credit Union can turn those thoughts into reality with our Skip-A-Pay program.

Simply fill out the Skip-A-Pay form, and indicate the payment method. Don't delay! **Skip-A-Payment requests for December are due by Nov. 9, and requests for January are due by Dec. 15, with no exceptions.**

We wish all our members a happy holiday season!

Skip-A-Pay Form

Month To Skip (Mark only one)*

- December 2017 payment
(request deadline is Nov. 9, 2017)
- January 2018 payment
(request deadline is Dec. 15, 2017)

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

City

Signature

State

ZIP

X

Co-Maker Signature

*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 2018 payment. Interest will continue to accrue during the payment deferral period. Loan extensions such as Skip-A-Payment may affect insurance coverages on your vehicle. Contact the credit union for complete details.





Happy International Credit Union Day

Thursday, Oct. 19

Since 1948, International Credit Union Day has been marked as a celebration of the movement and those who support and work in the credit union industry. To mark the occasion, let's play the credit union version of 'Did you know?!'

- **Members own the credit unions.** As a credit union member, you are a stockholder in the organization. You have voting rights when it's time to elect new board members. You can attend a meeting each year to gain knowledge on how the organization is doing and give insight into the direction of the organization.
- **Credit unions are not-for-profit organizations.** Any profits generated throughout the year are used to benefit you as a member. Those profits are invested into new products and services, lower loan rates or higher deposit rates.
- **Credit unions have shared ATM CO-OPs.** Many credit unions share ATMs, which means members nationwide have access to thousands of free ATMs. Summit Ridge Credit Union offers 30,000 shared ATMs.
- **There are 6,153 credit unions in the United States.** Missouri has 119 credit unions with 1,518,671 members.



Buying a home is exciting – and maybe a bit intimidating. Summit Ridge Credit Union cares about you and your big life decisions. Choose us for your mortgage, and know that we will be there for you the whole way through. Start making memories that will last a lifetime!

Whether you're ready to start the home buying process today, or have a few questions before you begin, our mortgage professionals are ready to help. Give us a call!



CU Companies is a DBA of CU Mortgage Services Inc. NMLS# 1037.



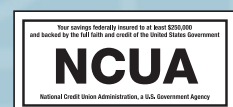
Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 9
Veterans Day (observed)	Friday, Nov. 10
Thanksgiving	Thursday, Nov. 23
Christmas Day	Monday, Dec. 25
New Year's Day	Monday, Jan. 1



MySRCU.com
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