

Spring 2015



## Get Star Treatment With Our Discover® Credit Card

Shop like an international celebrity while you enjoy all the hometown perks of your Summit Ridge Credit Union credit card. You'll be welcome anywhere in the world, anywhere the Discover logo is displayed, with purchasing power and maximum liability protection.

You'll also enjoy the benefits that only come with a credit union Discover:

- Fixed interest rates
- No annual fees or hidden costs
- MORE4U Rewards points
- Cash back at the register
- Great service online or in person

You have star power at Summit Ridge Credit Union, and we want you to have the credit card to prove it! Call, click or stop by to apply today.

### Three Things To Look For In A Credit Card

Before you select a credit card, consider:

#### 1. The interest rate

With a fixed-rate card, you know what the interest rate will be from month to month; a card with a variable rate can fluctuate. When making your payment, try to pay more than the required minimum balance; otherwise, you'll end up paying more in interest and finance charges.

#### 2. Fees and penalties

Look for cards with a generous grace period (21 days is average) and reasonable fees for balance transfers and annual use (or no fees!). Also, don't pay extra for rewards programs.

#### 3. Incentives

Assuming you're going to make the purchases anyway – and the card issuer doesn't charge extra for the rewards program – it can be a nice benefit. Look for a program that offers flexibility, such as cash or travel, and rewards you'll actually use, that are easily earned and redeemed.

Source: CreditCards.com



Doing good is something credit unions take seriously, locally and globally. Share in this powerful credit union vision and celebrate with us at this year's annual meeting.

We'll host members, staff and guests for a dinner by Nadler's Catering, the business meeting and fun as we review the last year and share our plans for the year to come. Reservations are limited to credit union members and one guest. The deadline for reservations is Tuesday, April 21, so don't delay! Call the credit union at (816) 272-6160 to save your place. We look forward to seeing you there!



### Submit Your Board Nomination

The credit union is currently accepting nominations for our volunteer board of directors. If you are interested in running for one of these member-elected positions, please contact our nominating committee at (816) 272-6160.

# We're



This April, kids and teens will have the opportunity to go on safari at Summit Ridge Credit Union as we celebrate National

Credit Union Youth Month™, and this year's theme, "Wild About Saving™."

We'd be "lion" if we said saving was easy, but young account members can get a head start on exploring the wilds of financial responsibility. Stop by our office to open an account for the young people in your life!



## Swimming In Loose Change?

Turn your loose change into cash at Summit Ridge Credit Union! For our members' convenience, we have a recent addition to our lobby – a self-service coin counter. Bring in your spare change and see how quickly it adds up!



## Holiday Closings

Our office will close to observe the following holidays:

**Memorial Day**  
Monday, May 25

**Independence Day observed**  
Friday, July 3

## We Look Out For Your Student's Best Interest

Students are, by definition, always learning. With our student checking account, Summit Ridge Credit Union delivers hands-on financial tools designed specifically for those in high school and college. By using real-life money to make real-life decisions, students will learn excellent saving and spending habits.

We're with your student every step of the way with:

- No monthly service fees or minimum balance requirements
- Free Visa® debit card with Prewards
- Nearly 30,000 CO-OP ATMs
- Refunds on qualified non-CO-OP ATM transactions
- Free online and mobile banking – including mobile deposit
- Free bill pay and e-statements
- Access to MoneyDesktop and other helpful financial resources
- Automatic overdraft protection transfers
- And more!

Put your student's best interest first – contact us to learn more or open a student checking account today!



## Borrow Local

When you need to borrow money for a new vehicle, consider Summit Ridge Credit Union over a national bank.

- 1. You're our top priority.** We do what's in your best interest, not corporate stockholders. This means a high level of service and happy members.
- 2. We won't tack on endless fees.** Application fees, pre-payment penalties, service charges –

you won't find any of that here. If we do have to charge a fee for something, it's usually lower than what the big banks charge.

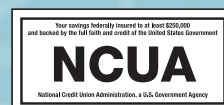
- 3. Our rates are better.** Because of our not-for-profit structure, we can usually beat the big guys. Our goal is to get you the loan you need, not add to our bottom line.
- 4. You're more than your account balance.** If you've been denied for a loan somewhere else, come talk to us. We'll work with you to get you the funds you need.



If you financed at the dealer or are just simply paying too much for your auto loan, we make it easy to transfer your loan to Summit Ridge Credit Union! Complete our online application for a quick decision!



[www.mysrcu.com](http://www.mysrcu.com)  
(816) 272-6160



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