

Spring Into Savings

Our Visa® Credit Card Will Make Your Budget Bloom

Spring is here, and it's time to weed out that credit card that's taking over your budget. With a credit card from Summit Ridge Credit Union, your budget will surely shine!

Enjoy:

- No annual fee and fixed rates as low as 9.25% APR.*
- Extra security with EMV chip technology.
- Perennial service – online or in person.

Spring into savings today – visit us online or in our office to apply!

*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness. Contact SRCU for complete details.



EMV Debit Card Delay Explained

Card issuers and merchants were supposed to adopt EMV technology by October 2015; however, several factors on both sides have caused unexpected delays.

- Smaller retailers are resistant to spend the money required to upgrade their equipment.
- By law, card issuers have to process debit card transactions a specific way, and chip card technology causes debit card transactions to process differently.
- Both sides underestimated the lead time required to upgrade.

While EMV chip cards will dramatically reduce fraud as far as physical cards are concerned, it's important to stay vigilant when using your credit and debit cards online.

You're Invited To Our Annual Meeting

Tuesday, April 26
Gamber Community Center
4 SE Independence Ave., Lee's Summit
Doors open 5:45 p.m. • Dinner 6 p.m.
Business meeting to follow

We'll host members, staff and guests for a dinner, 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 19, so don't delay! Call the credit union at (816) 272-6160 to save your place. We look forward to seeing you there!

Volunteers: The Heart Of Summit Ridge Credit Union

You have an opportunity to be a part of the credit union difference! 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.

C'mon, Get App-y

With Our Mobile Banking App

Summit Ridge Credit Union has a custom app for mobile devices! To download it, search for Summit Ridge Credit Union in Google Play or the Apple App Store. Then, select Get App and Install. To log in, you will need to enter your online banking login information. It's that easy!

If you're still using technology from the '70s but want the convenience of managing your money without the extra time, travel or hassle of in-person banking, sign up for online banking! Simply call the credit union to enroll.





Credit Repair Fraud

You see the ads in newspapers and your mail, on TV, the radio and online. They all make the same claims:

- “Credit problems? No problem!”
- “We can remove bankruptcies, judgments, liens and bad loans from your credit file forever!”
- “We can erase your bad credit – 100% guaranteed.”
- “Create a new credit identity – legally.”

Don't believe these claims: they're very likely signs of a scam. Indeed, attorneys at the Federal Trade Commission, the nation's consumer protection agency, say they've never seen a legitimate credit repair operation making those claims.

It's illegal for credit repair companies to lie about what they can do for you or charge you before they've performed their services. Also, credit repair companies must explain:

- Your legal rights in a written contract that also details the services they'll perform.
- Your three-day right to cancel without any charge.
- How long it will take to get results.
- The total cost you will pay.
- Any guarantees.

The fact is there's no quick fix for credit-worthiness. You can improve your credit report legitimately, but it takes time, a conscious effort and sticking to a personal debt repayment plan. To get started, view your free credit report at AnnualCreditReport.com.

Source: Federal Trade Commission

Holiday Closings

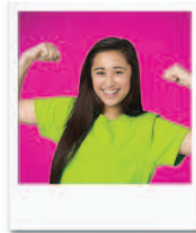
Our office will close to observe the following holidays:

- Memorial Day ... Monday, May 30
- Independence Day ... Monday, July 4

Help Your Kids Get Strong In Savings

Visit Summit Ridge Credit Union during April, and help us celebrate National Credit Union Youth Month™ by building your children's and grandchildren's savings muscles. We'll help your kids and teens pump up their savings and get financially fit with our special offer.

We'll match youth savings up to \$25 when they bring in their piggy bank to our office for deposit!¹



We'll even give your kids a free piggy bank if they don't already have one! Stop by our office to open an account for the young people in your life.



¹The funds must stay in an SRCU youth account for 90 days to receive deposit match and earn interest. New and existing youth accounts are eligible for this offer. Contact SRCU for complete details.



Parents and grandparents: help your kids' savings sprout this spring by opening a youth certificate of deposit for them!

- Open with a \$500 deposit.
- Select terms from one to five years.
- Earn 1.00% APY²

This is a great way to get your children and grandchildren on the road to sound money management!

²APY=Annual Percentage Yield. Rates and terms are subject to change without notice. Penalties apply for early withdrawal. Contact SRCU for complete details.

Love Your Savings

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Summit Ridge Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved more than \$1.4 billion with Love My Credit Union Rewards discounts. Along with our lower loan rates and fewer fees, here are ways you can save even more:

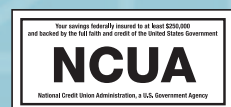
- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service.
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products.
- ♥ Save on services for your home from ADT, DIRECTV, Allied and more.
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



MySRCU.com
(816) 272-6160



Federally Insured By NCUA