

Stress-Free Shopping Is Possible With Summit Ridge Credit Union

The holiday shopping season is upon us! Whether it makes you feel holly jolly or bah humbug, Summit Ridge Credit Union can take the stress out of Black Friday, Small Business Saturday and Cyber Monday.

Visa® Credit Card

Enjoy:

- Fixed rates as low as 9.50% APR.*
- No annual fees.
- Enhanced EMV chip technology.

Holiday Loan

Enjoy:

- Fixed rates as low as 10.00% APR.*
- A short, 10-month repayment term.
- A hassle-free application process.



These features are sure to guarantee a stress-free shopping experience. Contact us today to apply!

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

Skip Your Way Through The Holidays

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 to the right, and indicate the payment method. Don't delay!

Skip-A-Payment requests for December are due by Nov. 10, and requests for January are due by Dec. 16, with no exceptions.

We wish all of our members a happy holiday season!



Skip-A-Pay Form

Month To Skip (Mark only one)*

- December 2016 payment
(request deadline is Nov. 10, 2016)
- January 2017 payment
(request deadline is Dec. 16, 2016)

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

*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 2017 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 The Authentic Difference

For more than 160 years, credit unions have put people before profit. “The Authentic Difference,” this year’s theme for International Credit Union Day, zeroes in on what makes credit unions different from other financial institutions – our principles. We think ideas like people before profit, social responsibility and financial education improve lives.

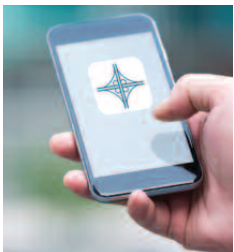
Please stop by the credit union on Thursday, Oct. 20 for sweet treats and socializing with other credit union members and staff. Thank you for belonging to a movement that’s helping your neighbors – and people around the world – grow, thrive and follow their dreams.

Did You Know?

You Can Turn Your Debit Card On & Off

Our mobile app is a great tool for managing your money on the go. It also protects your Summit Ridge Credit Union checking account with our debit card disable/enable feature. If you have misplaced your debit card, you can ‘turn off’ your card until it’s found – preventing any unauthorized purchases if it falls into the wrong hands.

If you have online banking, simply search for Summit Ridge Credit Union in your mobile device’s app store. Then, select Get App and



Install. To log in, you will need to enter your online banking login information. If you don’t have online banking, just call the credit union to enroll. It’s that easy!

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 10
Veterans Day	Friday, Nov. 11
Thanksgiving	Thursday, Nov. 24
Christmas (observed)	Monday, Dec. 26
New Year’s Day (observed)	Monday, Jan. 2

The Perfect Gift That Always Fits

This holiday season, the people on your list can choose their own special gifts with a Visa gift card from Summit Ridge Credit Union! Rest assured that you are giving the gift that’s easy to spend, safer than cash and never the wrong size, color or style! Plus, they can be used practically everywhere – electronics stores, department stores, online – anywhere that accepts Visa debit cards. Visa gift cards are smart, thoughtful and always well received. Visit our office today to purchase yours!



Don't gamble with today's

LOW RATES

CU COMPANIES

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

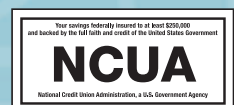
If you’ve been waiting to buy or refinance, now is the time! Rates are still low, but may not be for long.

Summit Ridge Credit Union is your home-buying solution. Whether you are buying or refinancing, we’re here for you every step of the way through our partnership with CU Companies.

Our mortgage professionals want to help you save money. Contact us today!



MySRCU.com
(816) 272-6160



Federally Insured By NCUA