

Savings Are Always In Season At Summit Ridge

Forget holiday sales, end-of-year clear-outs and clearance deals! At Summit Ridge Credit Union, you don't have to wait to get a good deal on vehicle financing.

No payments for 90 days and our meet-or-beat rate program come standard!¹

So no matter what the time of year, you can enjoy three payment-free months *and* give us the chance to lower your monthly car payment. You'll also enjoy:

- Fixed rates as low as 2.95% APR²
- Flexible repayment terms up to 60 months
- No application fees or pre-payment penalties

Stop playing the waiting game and call, click or stop by to apply today!

¹Interest will continue to accrue during deferral period. ²APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Contact SRCU for complete details.



Live From Summit Ridge...

Online Loan Application
With Instant Decision
Now Available



Apply for a loan with Summit Ridge Credit Union – even when we're not open! It's easy with our online loan application, found at mysrcu.com. **Plus, you'll receive a decision as soon as you submit your application!**

Members enrolled in online banking just need to log in and select Apply For A Loan. If you don't use online banking, don't worry. We've still made it easy to apply for a loan when it's convenient for you. Just select Apply For A Loan in our homepage menu.

Our upgraded loan application process is just one example of how we're constantly looking for ways to improve how we provide the latest products and services to our members. We hope you enjoy this website feature and think of us for your next loan!

Keep Your Passwords Safe With Five Simple Rules

Passwords Protect Your Privacy; Unfortunately, They Can Also Be Cracked.

1. Keep your passwords private.

Never share your passwords – not even with your closest friends. Even if the people you trust don't deliberately misuse your passwords, they might write them some place that's not safe, or accidentally reveal them.



2. Use different passwords, everywhere. Just like you don't use a single key to open your car, house and safe deposit box, you shouldn't use the same password for different accounts. If your email password gets cracked, and you've used the same password for your online banking account and credit card, then you'll have a very big problem on your hands.

3. The longer, the better. Long passwords are better than short ones. Passwords that contain a variety of lower-case letters, upper-case letters, symbols and numbers are best. Passphrases (passwords based on a unique phrase known only to you) are ideal.

4. Be unique. The world's most popular passwords include "qwerty," "12345678" and "password." Avoid these passwords, and others like them, at all costs. Passwords based on keyboard patterns, numerical sequences or dictionary words are weak and easy to crack.

5. Don't enter passwords on public computers. Public computers may be infected with malware that copies passwords or logs keystrokes. If you're in public, surf the Internet using your own device and use an app that safeguards you on public Wi-Fi.

Privacy Policy

Summit Ridge Credit Union's privacy policy is available for review online at mysrcu.com. You may also request a hard copy by calling (816) 272-6160. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.

Holiday Closings

Our office will close to observe the following holidays:

Labor Day

Monday, September 7

Columbus Day

Monday, October 12

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, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved more than \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.



- ♥ Exclusive discounted pricing on most new Chevy, Buick or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ 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 more than 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.



www.mysrcu.com
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