



*Summit Ridge  
Credit Union*

# The Peak

SUMMER 2016

## *It's Summertime & The Loaning Is Easy*

Summer is for kicking back, relaxing and maybe even buying a new car! Summit Ridge Credit Union understands you don't want to spend your summer searching dealer lots, completing endless application paperwork and stressfully waiting for a financing decision. We make the buying process quick and hassle-free!

With our online AutoSMART feature, you can search for vehicles without leaving the comfort of your air conditioning. Plus, our online preapproval process guarantees prompt loan processing and a quick decision. Once you're ready to buy, rest assured you're getting the best deal with Summit Ridge Credit Union:

- Enjoy fixed rates as low as 2.20% APR.\*
- Take up to 84 months to repay the loan.
- We can also finance your motorcycle, RV and more.

Contact us today to make the most of your summer! Call, click or stop by 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.



*We'll soon be able to  
offer mortgages  
through our partnership  
with CU Companies!  
Watch our website and  
social media for details.*

## **CROSS THE**

# *Financial Finish Line*

# LIKE A CHAMPION

**0.00% APR Six Months\***

Don't let credit card debt keep you from your financial goals. It's just another hurdle Summit Ridge Credit Union can help you leap over.

With our Visa® credit card, enjoy:

- No annual fee and fixed rates as low as 9.50% APR.\*
- Extra security with EMV chip technology.
- Service online or in person.

Plus, we have a limited-time opportunity:

***Receive a special rate of 0.00% APR for six months  
when you transfer your existing credit card balances  
to a Summit Ridge Credit Union Visa credit card!\****

Clear your financial hurdles with ease – contact us today to get started.

\*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Balance transfers completed 7/1/16-9/30/16 will receive 0.00% APR for six months. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact SRCU for complete details.



Summit Ridge Credit Union wants to be your

*one-stop shop for all your  
financial needs! Transfer your  
loans and CDs from another  
financial institution, and  
take advantage of our  
meet-or-beat rate program.  
Ask us for details today!*





## Privacy Policy

Summit Ridge Credit Union's privacy policy is available for review on our website. 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:

**Independence Day**  
Monday, July 4

**Labor Day**  
Monday, Sept. 5

**Columbus Day**  
Monday, Oct. 10

## What Happens When You Make A Credit Report Dispute?

One in five consumers who have seen their credit reports said they found incorrect information. Common sense dictates that disputing the information is the proper course of action, but it's important to weigh the impact a dispute could have on your credit score – especially if you're in the process of applying for a credit card, vehicle loan or mortgage.

When you file an account dispute on your credit report, whether it's through the credit bureau or the creditor, it will likely be noted in the report as disputed.

- While an account is in dispute, it's excluded from scoring systems, which affects your credit score. For example, the positive impact of an account's age, history, credit availability and on-time payments wouldn't be considered, which could reduce your credit score.
- Additionally, lenders typically won't close on a loan until the dispute notation is removed from an applicant's report. This could hold up your financing for up to two weeks while the dispute is investigated.

It's always a good idea to be aware of what's on your credit report, even if you're not applying for a loan in the near future. AnnualCreditReport.com provides free access to your credit report from each of the three major credit bureaus.

Source: Credit.com

## Members Have Saved More Than \$1.4 Billion

Start saving today at LoveMyCreditUnion.org.



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- Deposits**
- Free checking with debit card
  - Regular, youth and special savings accounts
  - Certificates of deposit

- Loans**
- Auto and recreational loans
  - Visa credit card
  - Personal loans

- Access**
- Free online banking
  - App with mobile deposit
  - Nearly 30,000 ATMs

If you live or work in Jackson County, you're eligible to join Summit Ridge Credit Union!

We're here to serve you:

Contact us today to see how we can help you!

## Experience The Summit Ridge Difference

