



Refinance Your Auto & Save **BIG**

This summer, Summit Ridge Credit Union wants to help you do it up BIG! If you have a **big** interest rate or a **big** payment on your auto loan, bring it to us for **big** savings:

We'll meet or beat your current loan rate
by up to 1%
when you bring us your vehicle loan from another lender!¹

In addition to lowering your auto loan rate and payment, you'll receive:

- Fixed rates as low as 2.20% APR.²
- Flexible terms up to 84 months.
- Free online resource center through AutoSMART.
- And more!

BIG savings are just a call, click or visit away – apply today!

¹SRUCU will match or improve your current vehicle loan rate on any vehicle refinance. Current SRUCU loans are ineligible for refinance. Offer subject to a rate floor. ²APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Contact SRUCU for complete details.

The state of Missouri and many of its cities will offer a shopping holiday from Friday, Aug. 4 through Sunday, Aug. 6. During this time, purchases such as clothing, school supplies, personal computers and their accessories won't be subject to sales tax. For complete details, visit dor.mo.gov and search for 'back to school.' **Add to these savings by using Summit Ridge Credit Union's short-term, low-interest back-to-school loan!**



Protect Your Investment In Your Vehicle

Guaranteed Asset Protection (GAP)

You may be unfamiliar with GAP coverage – and how much money it can save you. In the event of your vehicle's theft or collision, your regular auto insurance is designed to pay the lender the vehicle's current cash value, not the current loan balance. The difference can be thousands of dollars, and you are responsible for the "gap" between the insurance settlement and your loan balance. If you have GAP, the coverage provider pays the difference – not you.

You should consider GAP coverage if you:

- Finance a vehicle for 60 months or more.
- Put less than 20 percent down.
- Roll negative equity from a previous vehicle loan into a new vehicle loan.
- Drive more than 15,000 miles annually.
- Purchase a vehicle with a history of high depreciation rates.

Summit Ridge Credit Union offers low-cost GAP coverage with our vehicle loans – ask us for details when you apply!

If You Miss Audio Response Teller You Can Still Use Your Phone For Account Access!

If you miss being a phone call away from your Summit Ridge Credit Union accounts, just use your smart-phone! Since we've discontinued telephone banking, we encourage members to enroll in online banking and download our mobile app. These two services can do everything audio teller did – only faster!

Simply contact us to enroll in online banking. Once you're enrolled, visit your mobile device's app store and search for Summit Ridge Credit Union to download it. To log in, you'll need your online banking login information. It's that easy!



Protect Your Finances On Vacation

- **Tell us about your travel plans.** If you don't, we may think a thief – not you – is using your card and shut down your account.
- **Make copies of important financial information.** The sooner you alert us of a lost or stolen card, the better.
- **Lighten up your wallet.** Only carry the cards you'll use on your trip.
- **Watch out for bogus ATMs.** Thieves place phony ATMs at high-traffic tourist areas, so stick to ATMs that are near banks, in airports or at hotels.
- **Use credit cards for major purchases.** Most credit cards have zero-liability policies, meaning you won't pay a penny for unauthorized charges if a card is lost or stolen.
- **Review your purchases.** If a thief has nabbed your card information, you'll want to alert us as soon as possible.

Source: bankrate.com

Holiday Closings

Our office will close to observe the following holidays:

Independence Day
Tuesday, July 4

Labor Day
Monday, Sept. 4



Summit Ridge Credit Union Members

Cash In On Rewards From Love My Credit Union Rewards

This new exclusive cash rewards offer is our best one EVER! Now as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- ♥ Members get a \$100 cash reward for every new line when you switch to Sprint.
- ♥ Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint's Credit Union Member Cash Rewards.
- ♥ Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

- ♥ Become a Sprint customer.
- ♥ Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
- ♥ Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with Sprint's Credit Union Member Cash Rewards!

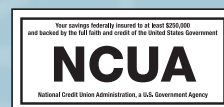
The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT-monitored home security system. Call (844) 703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at more than 1,500 online retailers.

Activ. fee: Up to \$30/line. Credit approval required. Sprint's Credit Union Member Cash Rewards Offer: Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members and member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation that requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. and/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e., Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your credit union acct. If the Cash Reward does not appear after 8 wks., visit LoveMyCreditUnion.org/SprintRewards and click on "Cash Rewards Tracker." Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions and options subject to change and may be modified, discontinued or terminated at any time without notice. Restrictions apply. ©2017 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at LoveMyCreditUnion.org/SprintRewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).



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