

## Holidays Still Hanging On?



### Transfer Your High-Interest Headaches To An SRCU Discover®

The wrapping paper was trashed, the leftovers stored and the decorations boxed. There's just one more thing lingering...those unwanted post-holiday bills! Unfortunately, you can't re-gift them, but you can transfer them to a Summit Ridge Credit Union credit card.

Pay no balance transfer fees when you transfer your other credit card balances to an SRCU credit card!\*

You'll also enjoy:

- Low, fixed interest rates
- MORE4U Rewards points
- No annual fee

Get rid of those holiday bills – contact us today to apply!

\*No-balance-transfer-fee offer ends 3/31/15 and is open to new and existing SRCU credit cardholders. Contact SRCU for complete details.

## New: Remote Check Deposit

Our smartphone app is better than ever, because we now offer remote check deposit! Now you can deposit checks with just a few taps and camera snaps. Visit the Android or Apple app store to download it today!



## ♥ 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 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](http://LoveMyCreditUnion.org).*



## Nearly 30,000 ATMs!

You'll find nearly 30,000 ATMs with the CO-OP logo nationwide. Enjoy fast, easy access to your accounts around the clock! Handle deposits, withdrawals and more!

Finding the nearest surcharge-free ATM is easy with locator tools that include phone, mobile app and Internet. Just visit [www.co-opatm.org](http://www.co-opatm.org) or call 1-888-SITE-CO-OP.



### Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King, Jr. Day  
Monday, January 19

Presidents Day  
Monday, February 16

## Proactive Protection: Data Breaches Are A Part Of Life

According to the Identity Theft Resource Center, more than 500 data security breaches have occurred in 2014 alone, exposing more than 75 million data records. You can rest assured that Summit Ridge Credit Union is equipped protect your accounts, because of high data-protection standards set under the Gramm-Leach-Bliley Act. However, being proactive about protecting your account is the best way to avoid being touched by a data breach. This includes:

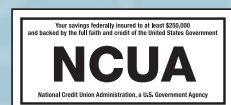
- **Keep us current:** We need your current phone number to contact you quickly in the event that that we see suspicious activity in your account. It's also a good idea to let us know if you will be traveling or making an unusually large purchase with your credit or debit card. Quick contact and transaction verification minimize loss.
- **Go electronic:** Minimize the possibility of stolen paper statements (which contain a wealth of personal information, including your shopping habits) by using online banking and e-statements.
- **Monitor your account:** Often, the first sign of an account breach is a small transaction – \$10 or less – that lets a hacker “test” your account. If you are vigilant in watching your account activity (made easy with online banking), you can let us know immediately if a seemingly insignificant purchase was not made by you.
- **Select “credit” to protect your Visa® debit purchases:** When you use your Summit Ridge Visa debit card and select “credit,” your purchases will be covered by Visa’s Zero Liability Policy, and losses due to fraudulent activity will be limited. Whenever possible, select credit and use your signature rather than PIN.
- **Check your credit report at least once a year to verify accounts:** Every consumer is entitled to one FREE credit report per year from each of the three major credit bureaus – Equifax, TransUnion and Experian. Consumers may choose to receive all three reports at once or stagger them throughout the year. Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) or call 877-322-8228 to receive your free credit report.

Unfortunately, retailers are not held to the same stringent standards as financial institutions. Under today's federal law, there is no merchant accountability. Until retailers are held accountable for the damages that system breaches cause financial institutions and consumers, it's doubtful merchants will properly secure their systems.

If you think retailers should be held accountable for their system breaches, please visit [StopTheDataBreaches.com](http://StopTheDataBreaches.com) to contact your Congressional representatives to take action. By doing so, you'll let our government know that concerns about data breaches are stronger than ever, and the impact is something lawmakers cannot ignore.



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