

## Switch It Up

Let Us Shed  
Some Light  
On Your Finances

Tired of annoying fees, lousy interest rates and poor service that leaves you in the dark? You'll enjoy a brighter financial outlook when you switch your checking account to Summit Ridge Credit Union.

*We offer free checking with free online and mobile access, bill pay, e-statements and nearly 30,000 no-surcharge CO-OP ATMs.*

Don't be left in the dark – switch over today!



## Holiday Bills Leaving You Cold?

Transfer Your Balances To Summit Ridge

Warm up by consolidating those high-interest department store and credit card bills to a short-term loan with Summit Ridge Credit Union.

This loan option offers many benefits:

- Fixed 10.0% APR\*
- 10-month loan term
- Hassle-free application process

Bundle up those holiday bills, and contact us today to apply!

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



## New Scams Circumvent Chip Cards

The new EMV cards contain a microchip that generates a new number every time you use the debit or credit card at a pay terminal, making skimming – stealing the card's information using an illegitimate card reader – almost impossible. While these chip cards reduce card fraud, new scams are proving they won't completely stop it. Consumers still need to keep their guard up to avoid being the victims of identity theft.

Scam artists send bogus emails posing as your credit card company, claiming they need updated account information or asking you to click on a link to continue the process, according to the Federal Trade Commission. Performing either of those actions will expose you to risk, giving the scammers access to information they can use to hijack your identity or install malware on your computer that could provide them with your passwords and financial information.

There's no reason your card issuer needs to contact you by email or to confirm personal information before sending you a new chip card. To identify a fake email, look for these telltale signs:

- 1. A fishy email address.** If it looks overly long or otherwise clearly not associated with your card issuer, then delete.
- 2. A generic salutation.** Does the email begin with "Dear Customer" and appear to know very little about you? Most legitimate emails include the last four digits of your card number.
- 3. A suspicious link to your account.** Never click on a link in an email – it's safer to go to your account login manually using a bookmark or typing the URL.

If you have any questions about your card, call the 800-number on the back. While the new EMV cards are safer – they're not perfect. Even if you've already received your EMV cards, it's still important to check your account often, and report any unusual activity to your card issuer.

# Service. Safety. Value.

Get the safety and security of roadside assistance and more for less than \$1 per week with CU Road Pal.\*

- Emergency tow up to 10 miles
- Emergency lockout service
- Flat tire repair
- Fuel delivery service
- Outstanding value on family plans

Discover 24/7 safety and security with CU Road Pal. Find your savings and enroll at [LoveMyCreditUnion.org/CURoadPal](http://LoveMyCreditUnion.org/CURoadPal).

\*Based on individual roadside assistance plan.



## Time To Switch To Sprint?



Looking for a good reason to switch your wireless company? How about this: credit union members get exclusive savings with Sprint's Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Have your **activation fee on new lines waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [Sprint.com/verify](http://Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and start saving today with Sprint's Credit Union Member Discount. Mention Corporate ID NACUC\_ZZM.

### Holiday Closings

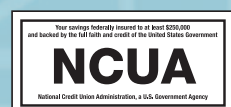
Our office will close to observe the following holidays:

**Martin Luther King Jr. Day** ... Monday, Jan. 19

**Presidents Day** ... Monday, Feb. 15



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