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What  
You Could  
Do With  
**\$250**  
In Your Pocket

If you have a checking account with a big bank, you could be paying as much as \$250 in unnecessary fees and penalties, according to Bankrate.com. If you're paying a monthly fee, a per-check fee, a talk-to-a-teller fee or an online access fee – you're paying too much. Put all that money in your pocket for life's little splurges!

Get all the benefits of big-bank checking without all the fees. We offer:

- Visa® debit card.
- Online banking and a mobile app.
- Nearly 30,000 no-surcharge CO-OP ATMs.
- No monthly service fees or minimum balance requirements.
- Personal attention from the local staff you know, in person or by phone.

Call, click or stop by to learn more and open an account!

## Save Up To \$15 On TurboTax


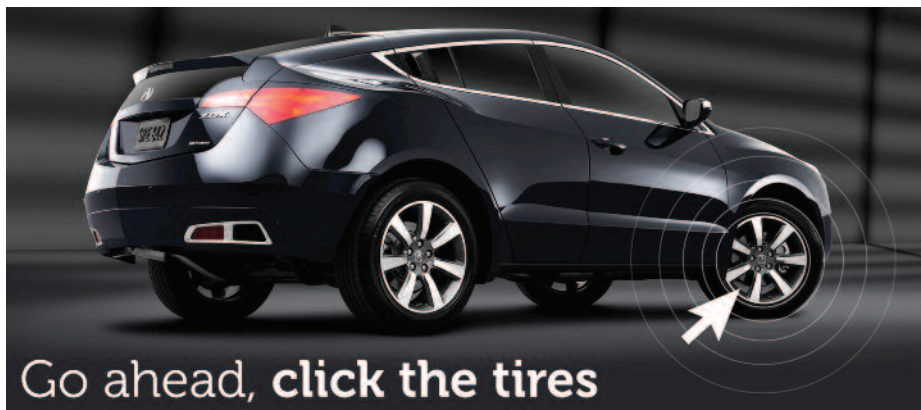
*The Smarter Way To Get  
Your Taxes Done Right*

File your taxes the smarter way and save! TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches more than 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Summit Ridge Credit Union members can get up to \$15 off TurboTax federal products.\* To take advantage of this offer, visit our website and click the TurboTax banner on the home page. Get started today and save!

\*State filing charges apply. Limited-time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit [TurboTax.Intuit.com/lp/joy/guarantees.jsp](http://TurboTax.Intuit.com/lp/joy/guarantees.jsp) for TurboTax product guarantees and other important information.

Go ahead, click the tires

Shopping for a car should be simple. With Summit Ridge Credit Union's online car-buying resource center, we make finding your next vehicle as easy and fast as possible. Research and compare thousands of new, used and certified pre-owned cars from multiple dealers.

### Find the perfect match

Whether you're a family of five or buying for the first time, our auto-shopping website has everything you need. Customize your search and find your ideal car, SUV, RV or motorcycle. Can't make up your mind? Virtually assemble your ideal car, and we'll compare it to available inventory.

### Browse dealers' inventories online

Our online resource lets you instantly connect to a large selection of inventory. Just use your computer or mobile device to find

your next ride – anytime, anywhere. It's car shopping on your terms.

### Get an estimate on your trade-in

If you're looking for ways to save on your new vehicle, check the trade-in value of your current car on our website. You'll know how much your car is worth before you ever meet the dealer.

### Apply for a Summit Ridge Credit Union loan

Once you've done the research and found your perfect car, make sure you get preapproved for an auto loan from Summit Ridge Credit Union. Save on the cost of your vehicle, and get affordable monthly payments with our exclusive, low rates. Apply in person or online before you start shopping. Visit [MySRCU.CUDLAutoSmart.com](http://MySRCU.CUDLAutoSmart.com) today.

# Money Management 101: Tax Deductions & Credits

To ensure you get the biggest refund possible, it helps to claim as many deductions and credits as you qualify for.

## Deductions

Deductions reduce your taxable income. For example, if you make \$40,000 a year, but have a \$500 deduction, you will only pay taxes on \$39,500.



Examples:

- Business Expenses
- Sale of Home
- Student Loan Interest
- Medical & Dental Expenses
- Property, Real Estate & Sales Taxes

## Credits

A tax credit reduces your tax bill dollar for dollar. A \$100 tax credit entitles you to knock \$100 right off your tax bill. If you don't owe anything, it's \$100 in your pocket.



Examples:

- Earned Income Tax Credit
- Health Coverage Tax Credit
- Saver's Credit
- Lifetime Learning Credit
- Mortgage Interest Credit

Source: Home & Family Finance Resource Center

## Get a \$100 Cash Reward for Every New Line

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

Here's how it works:

- 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:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. 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!



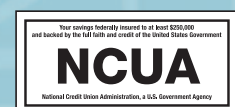
**Holiday Closings** Our office will close to observe the following holidays:

**Martin Luther King Jr. Day** ..... Monday, Jan. 16

**Presidents Day** ..... Monday, Feb. 20



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