

No Dream Is Too Big When You Start Early



There's a lot to love about the SRCU youth checking account. Designed with those younger than 25 in mind, it encourages financial familiarity and builds the confidence of our younger members.

Here are a few reasons to love the SRCU youth account:

- No monthly fee or minimum balance
- Free online, mobile and text banking
- Free bill pay and e-statements
- Free ATM withdrawals at 30,000 CO-OP ATMs nationwide

Find out why our younger members should choose the SRCU youth checking account to begin your financial journey, or see if it may be a good fit for someone in your family. Additionally, check out our SRCU auto loans for first-time buyers and SRCU credit card for first-time borrowers.

Your Next Financial Chapter: On-the-Go Banking

Your finances, at your fingertips. With Summit Ridge Credit Union's mobile and online banking options, you are in control of your money.

24/7 online banking allows members to check balances, view transactions, transfer funds, get loan advances and download statements or tax forms. With our mobile app, members receive the above services in addition to making remote deposits, paying bills and locating ATMs. The app is free and uses your existing online banking username and password. MoneyDesktop is a financial management tool Summit Ridge Credit Union provides access to, where members can view and manage all their accounts in one location. Find the tool by logging into online banking and selecting MoneyDesktop.

All of Summit Ridge Credit Union's anytime, anywhere services maintain an added level of privacy and security. Members are even able to turn their debit cards on and off, as well as receive alerts directly on your phone or online!

SRCU cardholders: Don't forget to attach your credit or debit card to your Apple Pay, Google Pay or Samsung Pay! These mobile pay services are the convenient way to check out at the register.

Celebrate with Us

At Our Member Appreciation Dinner
& Annual Meeting

Tuesday, March 12
6 p.m.
Gamber Community Center
4 SE Independence Ave.
Lee's Summit



Join us for dinner as we express our heartfelt appreciation for our members. This is always a fun time of year for us as everyone gathers together to review the previous year and learn about some of the exciting things to look forward to in the year to come.

We are thrilled to announce that this year's special guest speaker will be Missouri Highway Patrol Troop A Sergeant Collin Stosberg who will discuss various trends, concerns and safety issues.

Don't wait to RSVP, as there are a limited number of seats. **The deadline for reservations is March 5.** Call the credit union at (816) 272-6160 to save your place today, and we look forward to spending the evening with you!

Be Part of The Credit Union Difference

The credit union is currently accepting nominations for our volunteer board of directors. If you are interested in running for one of these member-elected positions, please contact our nominating committee at (816) 272-6160.

Believe It, Consolidating Debt Is Possible

Credit card debt? Auto loans? It's possible that you're paying too much interest on the money you owe. When Summit Ridge Credit Union members choose to refinance their loans, you may be eligible to lower your rate, payment or even both!

View our rates on our website, mysrcu.com, or stop by to learn how you can refinance or consolidate your debt.

Resolve to Let Your Money Do More for You This Year with a CD

Saving money is always at the top of any good resolution list, right? With a certificate of deposit from us, you'll accomplish that goal in no time!

- Avoid investment uncertainty with guaranteed returns.
- Dividends can be reinvested in the CD or deposited into your account.
- Your investment is backed by federal insurance.

Start 2019 off with more money! Stop by our office to open your CD today.

The Countdown Is Over. Our New Website Has Arrived!

You may have heard that our website was undergoing a bit of a remodel. The longtime source of information now has a new look!

Launched in November, mysrcu.com has a more user-friendly interface and bears an updated design that is screen optimized, or compatible with a mobile device. If you haven't had time to navigate the new site, we would love for you to click through!



Protect Yourself from Skimmers

ATM skimmers are after your money, and they're using your data to get it. The ATM Industry Association has reported more than \$1 billion in global losses due to skimming, and it isn't just ATMs being targeted. You can be skimmed at a gas pump, too. Even with a chip card, you are still at risk.

There are two parts to skimming: the card reader and the hidden camera. These thieves need both the information stored on your card's magnetic chip and your PIN. As newer skimming technology becomes available, protecting your information becomes more difficult. Some devices are now inside the machines and a few even have Bluetooth capabilities. Though it is an ongoing battle to end skimming, there are small ways that you can help.

Ways to prevent it:

- Cover the keypad when typing your PIN.
- Choose high-traffic ATMs and gas pumps less likely to be targeted.
- Turn on your Bluetooth when near an ATM or pump. It may alert you to unusual networks that skimmers are using.
- Contact a manager if you notice anything out of the ordinary about a machine or the surrounding area.

Sources: CNBC, HowStuffWorks

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!



This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by Feb. 14. And as a credit union member, you can **save up to \$15** on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT and cash-back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit mysrcu.com to start saving today!

Visit <http://turbotax.intuit.com/plpyoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Holiday Closings

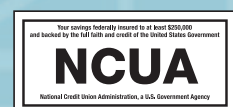
Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Presidents Day

Monday, Jan. 21
Monday, Feb. 18

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mysrcu.com
(816) 272-6160



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