



The Peak

Spring 2018

A House & A Mortgage You Love



You put a lot of thought into buying a house that you will be happy with for years to come. Our goal at Summit Ridge Credit Union is to make sure you feel just as good with your mortgage decision, too.

You can have the best of both worlds – let's chat!

We partner with Servion Inc., NMLS# 1037.

Our Debit Cards Are Getting An Upgrade

Last month, we sent our debit cardholders a letter with details on what to expect when we switch our debit card from Visa® to MasterCard®. As a reminder, here are the dos and don'ts of our debit card transition.

- **Do** continue using your Visa debit card until Monday, April 16, 2018.
- **Don't** destroy your Visa debit card until Monday, April 16, 2018.
- **Do** expect to receive a separate mailing with your PIN and instructions in April. You will need this to activate your new card.
- **Don't** be concerned that your MasterCard debit card looks different than your Visa debit card.
- **Do** begin using your MasterCard debit card on Monday, April 16, 2018.
- **Don't** forget to update your card number with companies who receive payment from you (internet, insurance, gym, etc.). This will ensure uninterrupted service.
- **Do** enjoy enhanced fraud protection with the built-in EMV chip and FraudWatch Plus.

Help Us Protect You

Summit Ridge Credit Union makes doing business with us as secure as possible, and there are things you can do on your end to help us.

1. Monitor your accounts for unauthorized activity. We make it easy with alerts in our mobile app!
2. Make your online banking password difficult to guess by making it at least eight characters and avoiding birthdays, Social Security numbers and your username.
3. Contact us to make sure your information is correct: Address, phone number, email address and emergency contact details.

Later this year, we'll offer Apple Pay, Google Pay and Samsung Pay for our debit and credit cards! Watch our website and social media for details.



Rates As Low As 10.0% APR For 10 Months*

With a vacation loan from Summit Ridge Credit Union, your dream vacation is closer than you think! Sandy beaches, big cities or ocean cruises – whatever you're thinking, we can make reality. Contact us today to apply!

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

We're Remodeling Our Website!

Many of our members have discovered the benefits of our website, mysrcu.com. Not only can you get information about the credit union's products/services, but you can also access your account information, apply for a loan and perform many other transactions through online banking.

Soon, the website will be even more valuable once we complete site upgrades.



The improved site will be easier to navigate, feature enhanced graphics and contain additional information about our services. We can't wait for our members to experience the new website!



Beware 'Free' Trial Offers

Trying a product or service before you buy might seem like a no-brainer. But what starts as a free trial – or for a very low cost – might end up costing you real money. So how can you avoid the costs that might be hiding in free trials?

- **Research the company online.** Complaints from other customers can tip you off to catches' that might come with the trial.
- **Find the terms and conditions for the offer.** If you can't find them or understand exactly what you're agreeing to, don't sign up.
- **Look for who's behind the offer.** Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- **Watch out for pre-checked boxes.** If you sign up online, look for already-checked boxes, which may give the company the green light to continue the offer – only this time you must pay.
- **Mark your calendar.** Once your trial passes without you telling the company to cancel your 'order,' you may be on the hook for more products.
- **Look for info on how you can cancel future shipments or services.** If you don't want them, do you have to pay? Do you have a limited time to respond?
- **Read your credit and debit card statements.** You'll know right away if you're being charged for something you didn't order. If you see charges you didn't agree to, contact the company directly to sort out the situation. Per card regulations, it's the cardholder's responsibility to try and resolve the dispute directly with the merchant for an account credit. If that doesn't work, call your card company to dispute the charge and ask to reverse the charge since you didn't actively order the additional merchandise.

Source: Consumer.FTC.gov

Holiday Closings

Our office will close to observe the following holidays:

Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4

Thanks For Celebrating The Summit Ridge Difference With Us

In March, 110 attendees enjoyed a tasty dinner, photo booth games and fun prizes at our member appreciation dinner and annual meeting.

Our special speaker, Community Interaction Officer Scott Doumitt of the Lee's Summit Police Department, discussed fraud prevention and awareness, as well as general safety tips. After, the board of directors gave positive financial growth reports.

The credit union would like to thank our members for your attendance and continued trust in Summit Ridge Credit Union.



More Savings. More Possibilities. More Money In Your Pocket.



Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Summit Ridge Credit Union, you can get discounts and rewards that include:



- A **\$100 cash reward** with every new line activated with **Sprint®!** Current 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.* Members are also eligible for **25% off accessories.**
- **Up to \$15 off TurboTax®** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®-monitored** home security system. You must call (844) 703-0123 to receive this special offer.
- **Cash back** at more than 1,500 online retailers with **Love to Shop.**

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit mysrcu.com or lovemycreditunionrewards.org today!

Activ. Fee: Up to \$30/line. Credit approval required. **Sprint Credit Union Member Cash Rewards Offer:** Offer begins 1/1/2018. Offer ends 12/31/2018. Available for eligible credit union members & member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activation requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/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 & 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, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2017 Sprint. All rights reserved. Sprint & 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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