



Longing For An End-Of-Summer Vacation?

Summit Ridge Credit Union Can Make It A Reality

School will be back in session before you know it. If you want to squeeze in one last family vacation before summer's end but aren't sure how to finance it with all the other back-to-school expenses, consider our vacation loan. Whether you want them to see new places or explore a different culture, we can help you get there. With vacation loan rates as low as 10.0% APR* for 10 months, there's no excuse not to take that end-of-summer trip. Contact us to start your application!

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

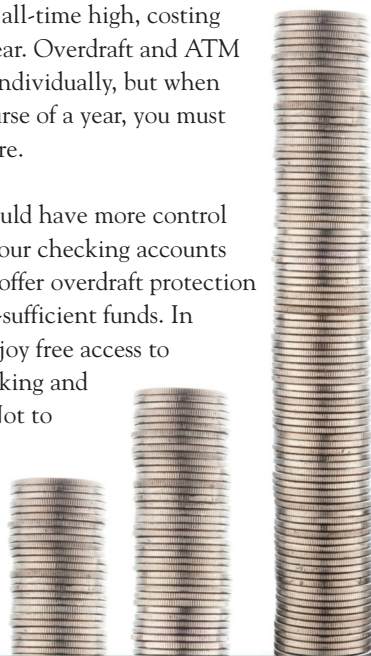
Are You Paying Too Much In Bank Fees?

Explore The Free & Low-Fee Services of SRCU!

According to the *New York Post*, bank fees are at an all-time high, costing their customers an average of more than \$600 per year. Overdraft and ATM fees don't amount to much when you look at them individually, but when you see the combined cost of those fees over the course of a year, you must wonder if your money could be better spent elsewhere.

At Summit Ridge Credit Union, we believe you should have more control over where your hard-earned dollars go. That's why our checking accounts are completely free. There are no fees, and we even offer overdraft protection to save you from the costly fees associated with non-sufficient funds. In addition to our free checking account, you'll also enjoy free access to thousands of CO-OP ATMs nationwide, online banking and bill pay, and free deposits through our mobile app. Not to mention, your checking account comes with a free MasterCard® debit card so you can shop everywhere MasterCard is accepted.

If you can think of better ways to spend \$600+ every year, make the switch to SRCU today!



Keep Us In The Loop!

If you recently moved, changed your phone number or got a new email address, make sure you inform Summit Ridge Credit Union of those changes. Any discrepancies in your contact information could result in declined debit card transactions. Contact SRCU to make any updates.



Thank You!

At Summit Ridge Credit Union, we want to thank you – our members – for your support! Please stop by the week of July 2 between the hours of 9 a.m. and 5 p.m. to enjoy fireworks and Bomb Pops, courtesy of your friends at SRCU.



Bring Your Money Into The 21st Century

Summit Ridge Credit Union now offers Apple Pay, Google Pay & Samsung Pay! Now you can spend securely without carrying your debit and credit cards around with you.



Beware Of Credit Repair Fraud

If you're struggling with less-than-great credit, those credit repair promotions are tempting. Erase your bad credit? Get a significantly improved score in fewer than 60 days? As the old saying goes, if it sounds too good to be true, it is. These grandiose claims are telltale signs of a scam.

According to the attorneys at the Federal Trade Commission, the nation's consumer protection agency, no reputable company would make such claims. In fact, it's illegal for credit repair companies to charge you before they've provided a service or to lie about what they can do. Additionally, all credit repair companies must provide you the following information up front:

- A written contract outlining your legal rights and a detailed account of the services they'll perform.
- Your right to a three-day cancellation period at no charge.
- An accurate estimate of how long it will take to see results.
- Your total cost for the services provided.
- Any guarantees in writing.

Although there are reputable credit repair companies you can turn to, keep in mind there are no quick fixes for bad credit. It can take a year or more of hard work and diligence to see improvements. To see where you stand, start by pulling your credit report for free from annualcreditreport.com.

Are You Paying Too Much Interest On Your Auto Loan?

Refinance With SRCU For Major Savings

If you have an auto loan through another lender, odds are you're paying too much in interest and have a higher monthly payment than you could have through Summit Ridge Credit Union. When you refinance through SRCU, we'll beat your current interest rate by up to 1%.* You'll enjoy a lower rate and monthly payment, plus:

- Fixed rates as low as 2.20% APR.**
- Flexible terms up to 84 months.
- Free online resources through AutoSMART.
- And much more!

Stop over-paying for your vehicle loan. Refinance with SRCU, and put the money you save to better use! Contact us to get started.



*SRCU will match or improve your current vehicle loan rate on any vehicle refinance. Current SRCU vehicle loans are ineligible. Offer subject to a rate floor. **APR=Annual Percentage Rate. Rates and terms subject to change and based on member creditworthiness and other factors. Contact SRCU for complete details.

SRCU Members Get Exclusive Discounts From Love My Credit Union Rewards

Everyone loves to save, especially on products and services they use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners, and you can, too:

- ♥ Get \$100 cash reward for **each new line** you activate, up to three lines. Plus, get a \$50 cash reward **every year** you're a Sprint® customer.*
- ♥ Save up to \$15 on **TurboTax®** federal products.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT®-monitored home security system. Call 844-703-0123 for this special offer.
- ♥ Shop and get cash back at more than 1,500 online retailers with **Love to Shop**.



To find out more and learn about other valuable discounts, contact Summit Ridge Credit Union or visit lovemycreditunion.org. Enjoy all these offers and discounts just for being a valued member.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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: Offer/coverage not avail. 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. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closings

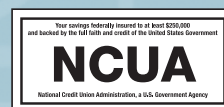


Our office will close to observe the following holidays:

Independence Day	Wednesday, July 4
Labor Day	Monday, Sept. 3



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