

Let Kasasa Cash Checking Pay You!

Kasasa is our way of thanking you for being a member of SRFCU. It's free checking with meaningful rewards and no monthly maintenance fee.

Start by choosing the cash reward you want. Open a free Kasasa Cash[®] account and you'll get high dividend earnings. Or, open a free Kasasa Cash Back[®] account and you'll get cash back on your everyday debit card purchases.*

No matter which reward you choose, you'll get refunds on ATM withdrawal fees nationwide* - so every ATM is your ATM, in Dayton or wherever you travel. And we'll waive the \$3 account low balance fee. How can you say no to free money just for using your account?

Earning your cash reward is simple. Enroll in e-statements if you're not already getting them, have at least one ACH credit or ACH payment each month, and use your debit card at least 10 times each month. And if you don't meet the qualifications, there's no penalty - you get to start over next month!

Go to stdregfcu.org to learn more - or call or visit us today to open your account!

*2% cash back up to \$10 on debit card purchases. Up to \$10 ATM fees credited each month to members meeting all Kasasa Cash[®] or Kasasa Cash Back[®] qualifications. See website for complete disclosure.

Credit Union Hours:

Monday & Tuesday: 7:30 am to 4:30 pm ET
Wednesday - Friday: 8:30 am to 5:00 pm ET

Holiday Closings:

Independence Day - Wednesday, July 4, 2018
Labor Day - Monday, September 3, 2018
Columbus Day - Monday, October 8, 2018



Yes, SRFCU Offers Mortgage Loans!

Whether you're simply looking to refinance your existing mortgage loan for a better rate, or are shopping for a new home, check with us for a low rate, low fees, and low monthly payments.

We also have great rates on Home Equity Lines of Credit, so you can take that vacation you've been planning or finally get started on that home improvement project you've been putting off.

Contact one of our experienced Loan Officers today to get started.

Call Kraig (ext 220) or Betsy (ext 218) or email lending@stdregfcu.org

*Owner-occupied mortgages at 80% LTV. Other terms, conditions, and closing costs apply. See Loan Officer for details. Rates subject to change.

**GET
CASH BACK**
on more than gas & groceries.

free Kasasa[®] checking!

Important Loan Information

All rates quoted in this newsletter apply to the most creditworthy members. Actual rates may vary according to credit history, so please call to determine your exact rate. Rates, terms, and specials are subject to change without notice.

Put Cash Back in Your Pocket with Summer Skip-A-Pay!

Summer is here! Let SRFCU put some extra spending money in your pocket and SKIP YOUR LOAN payment. Use the cash for whatever you like and enjoy the summer with our thanks for being a great member! Visit www.stdregfcu.org and click on the banner to complete the application - we'll take care of the rest.

This program allows you to skip one month's payment (the first two bi-weekly payments or the first four weekly payments) for a low fee of \$30 per eligible loan. We will deduct the \$30 fee, per loan, from your savings or checking account, or we can add the fee to your loan balance. If you normally make your loan payment by check, simply send the \$30 fee instead of the loan payment. If paying by Direct Deposit or Payroll Deduction, the money will be transferred to your savings or checking account and will be available for immediate withdrawal.



No computer? No problem – give us a call at 800-543-2283 and we'll mail you a form.

Skip-A-Payment offer is limited to **only one month per eligible loan**. Loan must be 6 months old or older to qualify. **Loans not eligible include** First and Second Mortgages, VISA®, Salary Advance Line of Credit Loans, and all Line of Credit loans. The monthly advance and service fee will extend the maturity date of your loan. Credit Life Insurance, disability Insurance or GAP Waiver coverage will only cover the original term of contract; extensions will not be covered. Interest will accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. **Loans must be current**. If you use a coupon book, please move the coupon for the month you skipped to the back of the book. **Standard Register Federal Credit Union reserves the right to refuse any skip-a-payment request.**

Inform SRFCU of Travel Plans to Keep Cards Working

If you're travelling this summer, make sure you don't get caught without access to your SRFCU Visa Debit or Credit Card by alerting the CU to your travel plans in advance. For your protection, our processor may block suspicious activity on your cards, which includes purchases that occur outside your normal buying area or pattern. A simple phone call or email to us can prevent this, as we can place a travel alert on your account. Call Betsy at x218 or email lending@stdregfcu.org to have a travel alert placed on your account.

Deposit Checks from Anywhere with the SRFCU Mobile App

Do you use your smartphone for everything? The SRFCU Mobile App lets you check your account balances, view your recent account history, make transfers between SRFCU accounts (including cross-member accounts), locate nearby ATMs and shared branching locations, and even remotely deposit checks* using your phone's camera. It's safe, secure, and always at your fingertips. Download the app now by searching for "Standard Register FCU" in the iTunes or Google Play Store. Sign up only takes a few minutes**. It's your money on your terms.



*Remote Deposit Capture available to members in good standing who meet certain eligibility requirements.

**Login credentials are different from CU Online credentials. You must sign up separately and confirm your account. Visit our website for more details or call 937-223-3333, option 1 for assistance.