

Annual Meeting

We want to invite you to our 84th Annual Meeting. We welcome members to attend the meeting on Saturday, **February 22nd, 2020**, which will take place at **9:00am** in the Credit Union Conference room. More information will be provided in the January issue of MoneyLine.

We hope to see you there!

Nominations Accepted For the 2020 Board Elections

Please let us know if you have an interest in shaping the future of your Credit Union. Consider running for a position on the Board of Directors. Credit Union Board Members are volunteers. Their duties and responsibilities include the following: serving a three-year term of office, actively participating in the monthly board meeting held in Dayton, committee projects, as well as directing the policies and goals of the Credit Union.

We need your talent and enthusiasm! If you would like yourself or another Standard Register Federal Credit Union Member to be considered for nomination to the Board of Directors, please contact **Jenny Sharp**, Nominating Committee Chair, at **937-221-3093** or via email at Jenny.Sharp@taylorcommunications.com. Nominations will be accepted until **January 16th, 2020**. **It is your Credit Union. You can help determine its future!**

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:

Columbus Day – Monday, October 14, 2019
Veteran’s Day – Monday, November 11, 2019
Thanksgiving Day – Thursday, November 28, 2019
Christmas Day – Wednesday, December 25, 2019
New Year’s Day – Wednesday, January 1, 2020

Holiday Hours:

Friday, November 29, 2019: Open 8:00 am to 12:00 pm ET
Tuesday, December 24, 2019: Open 8:00 am to 12:00 pm ET
Tuesday, December 31, 2019: Open 8:00 am to 12:00 pm ET



Debit and Credit Card Users- Contact the Credit Union When Planning Your Next Trip!

Whether it is for business or pleasure when you plan to travel do not forget to call the Credit Union ahead of time and let us know where and when you will be traveling. This will allow us to put a travel alert on your account so that your purchases will not be flagged as fraudulent during your trip. Please call **Betsy** at **ext. 218** for **Credit Cards** and **Tabra** **ext. 210** for **Debit Cards**.



Lost or Stolen Card? CALL US!

If your VISA[®] Credit, VISA[®] Debit, or ATM card is lost or stolen, or if you suspect fraud give us a call (**800-543-2283**) any time **7:30am - 4:30pm Monday -Tuesday** or **8:30am - 5:00pm Wednesday - Friday** and we will review your transactions, file a report for you, and issue you a new card. If you need **after hours service**, please call **800-453-4270** to get the process started. If you see fraud, please act fast, do not hesitate to call.



Santa Savings Coming to You!

October 8th, 2019

Your 2019 Santa Savings funds will be available to you on Tuesday, **October 8th, 2019**. We will transfer the funds to your primary savings or checking account. For more options, please call **Lisa Nickell (ext. 215)** at **800-543-2283** or **937-223-3333**. You can also increase your payroll deduction or start a new Santa Savings account.

Did you know that our **Bill Pay Service** is free with the enrollment of **eStatements**? Pay your bills electronically all in one place and all from the convenience of your computer. Not sure how to set it all up? Give **Bowen** a call at **937-223-3333 ext. 208** to get started.

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.

Natural Disaster Loan Extensions (Hurricane Dorian)

The Credit Union will give Loan Extensions to members affected by Natural Disasters as declared by FEMA. Please contact **Kraig Casey** at **800-543-2283 ext. 220** to see if you qualify.

Holiday Helper Loan

Our low fixed rate makes it possible to enjoy the holidays without the worry. Borrow up to **\$2,500** for **12 months** at a rate starting as low as **8.90% APR*** apply by phone or online today!

*Annual Percentage Rate. At this rate and term, monthly payments are \$87.41 per \$1000 borrowed. Minimum loan amount \$500. No other discounts may be taken.

Save This Winter With Skip-A-Pay!



The time for everything pumpkin spice is here. That means the holidays are right around the corner. Let SRFCU help you make it a great one by putting some of your money back in your wallet.

Skip your loan payment for the month of November or December. Use your cash for what you like and enjoy your holidays with our thanks for being a great member! Just visit us at www.stdregfcu.org and click on the banner to complete the application - we will 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 **1-800-543-2283** and we will mail you a form.

Skip-A-Pay 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-Pay request.**

Avoiding the Scammers



In this modern day and age we have to think about Theft. And even though theft is still committed largely in person by complete strangers and even those we know. Cyber Theft is also a reality. Here are a few ways to keep your information safe:

- Do not give your information to anyone you do not know. Your financial institution, health care provider, and others that require sensitive information will already have it on file. A random call claiming to need it should warrant caution. When in doubt hang up and call said institution and verify the previous call. The saying "if something sounds too good to be true it probably is" is still relevant today. Sending money for money is a huge red flag. Someone claiming to be a family member in a financial bind? See if they know particularly personal information that only you and the individual would know. Think physical characteristics, vacations, "remember that time" stories. Finally, always shred all sensitive information that you need to discard. Your trash can truly be another person's treasure. Follow these precautions and you will stay safe!

Do I Need to Update My Phone and Address?

- Yes!** If you have moved or changed your phone number you should make the Credit Union aware of the changes. There are three ways to change your address and/or phone number: visit www.stdregfcu.org go to the drop down menu under "Contact" and select **Address Change**. Fill out the **electronic form** and **submit it**. You may also fill out the form while under your **CU Online profile** under the "Options" tab. Or you may request a physical form. Call us at **800-543-2283** and we will be happy to mail you a form. Which can be returned via mail to **PO Box 1167-175 Campbell St., Dayton, OH 45401.**, via fax to **800-223-8731**, and via email at memberservices@stdregfcu.org.

- Why do you need to update this information?** The Fraud department may call and need you to provide and verify information regarding recent transactions. To receive new cards and statements a proper mailing address will reduce the chance of returned mail. Another way we keep your accounts working for you.

Skip-A-Pay
available October 1, 2019



SRFCU

175 Campbell St. PO Box 1167
Dayton, OH 45401-1167
937.223.3333
NMLS #401933

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act