

IRA Year-End Reminders

Whether you are still working or retired, you should periodically review your IRAs. Here are a few things to remember:

Contribution limits. If you're still working, review the 2017 IRA contribution and deduction limits to make sure you are taking full advantage of the opportunity to save for your retirement. You can make 2017 IRA contributions until April 16, 2018.

Excess contributions. If you exceed the 2017 IRA contribution limit, you may withdraw excess contributions from your account by the due date of your tax return (including extensions). Otherwise you must pay a 6% tax each year on the excess amounts left in your account.

Please call Lisa at x215 (937-223-3333) if you have questions about an IRA account.

Elections: Credit Union Board of Directors

Did you know that a volunteer board of directors governs the Credit Union? Directors serve 3-year terms and the election takes place during our Annual meeting. The Nominating Committee of SRFCU has recommended Grady Robinson for the 2018-2020 term. Any member who wishes to serve on the board may petition with 1% of members signatures (minimum 20, maximum 500).

Grady Robinson retired from the Standard Register Company in 2011 after 38 years of service beginning in 1973. He was their Corporate Tax Director. He joined the Credit Union about a month after starting with SRC. He has served as a Credit Union Board Member since 1985. Prior to serving on the Board, he was a member of the Supervisory Committee where he served as its Chairman until elected to the Board.

He has served two terms as Chairman of the board and one term as Treasurer. With his extensive knowledge of taxes and accounting, he is an asset to the Credit Union's Finance, Benefits and Security Committees.

82nd Annual Meeting

The Credit Union would like to invite you to our 82nd Annual Meeting, scheduled for Saturday, February 24, 2018. We welcome all members to attend the meeting, which will take place at 9:00 am in the conference room at the Credit Union. A short business meeting will be followed by the election of the Board of Directors. This year we have one member running for one available seat, but members can also petition to run with 1% of members signatures (minimum 20, maximum 500).

If you would like to attend the annual meeting, please call Mike at ext. 200 to make a reservation. The annual meeting is a good time to meet and talk with the staff and Board. Breakfast pastries, juice, and coffee will be served.

We hope to see you there!

Shred Your Confidential Documents

If you have confidential documents that you need to dispose of securely, you can bring them to the Credit Union lobby the week of January 22nd-26th. We will have a secured (locked) shred container available to our members for document destruction. There may be a limit on total volume allowed at no cost.

Do More with Your Money

5,000 Credit Union Branches Available to You

Even though we only have one full-service branch, there are many ways to access your money. As part of the CO-OP Shared Branching Network, you have access to your account at over 5,000 Shared Branches and ATMs across the US. You also have access to your account online 24/7 with CU Online, and this past summer we introduced Remote Deposit Capture for our Mobile App that allows you to deposit checks to your account using your smartphone.* To learn more about any of these services, contact our eServices staff at 937-223-3333, option 1.

Debit & Credit Card Users - Contact the CU When Traveling!

For increased protection against Fraud, the Credit Union has restrictions on your Debit and Credit Card transactions outside your normal usage area. Please contact the Credit Union when you are traveling for vacation or business so CU employees can place travel alerts on your Visa Credit or Debit cards. Please call Betsy at ext. 218 for Credit Cards and Randi at ext. 210 for Debit Cards.

Access Your Accounts on the Go 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.

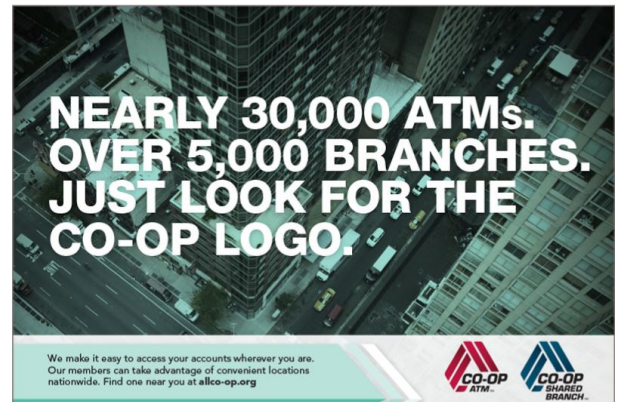
**Login credentials are different from CU Online credentials. You must sign up separately and confirm your account. Visit our website for more details or call 937-223-3333, option 1 for assistance.

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:

Monday, January 15th – Martin Luther King Day
Monday, February 19th – Presidents' Day



We have great rates on Mortgage Loans!

Payoff second mortgages, refinance first mortgage or cash out to consolidate debt and do home improvements. Call Betsy (ext. 218), Kraig (ext. 220), or Crista (ext. 217).