

## Your Credit Union Officers

The Board of Directors meet once a month and are responsible for hiring the President/CEO and setting the policies of the Credit Union. Board Members are elected by the membership of the Credit Union.

The Supervisory Committee Members are appointed by the Board of Directors and are responsible for performing various auditing functions as prescribed by the National Credit Union Association (NCUA).

**We thank all our Volunteers for their time and dedication throughout the year!**

Board of Directors:

- Stephen McDonell, Chairman
- David Williams, Vice Chairman
- Jennifer Kerns, Treasurer
- Andy Malanowski, Secretary
- Grady Robinson, Director
- Ed Turner, Director

Supervisory Committee:

- Susan Batson, Chairwoman
- Robert Hays, Member

## SRFCU Mobile for iOS is now Fingerprint Enabled

The SRFCU Mobile App for iOS got a facelift in February. The newest update now allows you to sign in to your accounts with your fingerprint on fingerprint enabled iPhones and iPads. Don't have the app yet? Download it now by searching for "Standard Register FCU" in App Store. Sign up only takes a few minutes.\* It's your money on your terms.

\*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.

## 2017 Financial Statement

### ASSETS

Cash and Cash Equivalent	\$321,290
Investments (held to maturity)	14,363,250
Loans to Members	
(less allowance for loan losses)	23,077,989
Property & Equipment (Net)	344,223
Other Assets	495,840
<b>TOTAL ASSETS</b>	<b>\$38,602,592</b>

### LIABILITIES & MEMBERS' EQUITY

Members' Share Accounts	\$31,235,388
Accounts Payable & Accrued Liabilities	173,253
Members' Equity	7,193,951
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$38,602,592</b>



## Do you know your Credit Score?

You have probably noticed the increased level of importance for having a high credit score. The higher your score, the better your rates will be on loans, auto insurance and many other consumer related products. We want to help you keep your score high. Here are a few basic rules to follow:

- 1) Always make loan payments on time.
- 2) Try to keep balances on your credit cards at 30% or less of the credit limit.
- 3) Avoid having more debt than you can safely manage.

Review your credit report for free annually at [www.annualcreditreport.com](http://www.annualcreditreport.com) and ask us for your credit score when you apply for a loan. Please call us if you are having trouble making your loan payments. Let us know if you have questions about your credit score and how to improve it. Contact Bill at 937-223-3333 x221.

## Lost or Stolen Card? CALL!

If your Visa Credit or Debit card or ATM card is lost or stolen, or if you suspect fraud, during normal business hours call us and we'll review your transactions and file a report for you and get a new card issued. If we're closed, you can call our card processor directly to cancel your card and get the process started. Don't wait until a thief has more time to use your card! The number is 1-800-453-4270.

To make a report to us, call 937-223-3333 and speak to Betsy (x218) for Visa Credit Card issues or Randi (x210) for Visa Debit card or ATM card issues.

### 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:

Memorial Day - Monday, May 28, 2018  
Independence Day – Wednesday, July 4, 2018

# Spring into Great Rates!



## We have great rates on Spring Loans!

Borrow \$500 to \$2500 for that Spring project! We have great rates on signature loans for Spring! Rates start as low as 8.90% APR\* for 12 months. Just talk to Crista (x217) or Betsy (x218) to apply, or visit us online at [www.stdregfcu.org/uloan](http://www.stdregfcu.org/uloan)

\*Annual Percentage Rate for a 12-month term. At this rate and term, the monthly payments are \$87.43 per \$1,000 borrowed. Actual rates may vary according to credit history. No other discounts may be taken. Restrictions apply. Amount borrowed varies. See Loan Officer for details.

### 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.