

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 of our Volunteers for their time and dedication throughout the year!

Board of Directors:

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

Supervisory Committee:

- Susan Batson, Chairman
- Robert Hayes, Member
- Kyle Blundell, Member

New Service!
Loan Payments with Visa®



You can now make your Credit Union loan payments with a Visa® or MasterCard®, Debit, or Credit Card from another institution. Go to our home page www.stdregfcu.org and click on the "New - Make a Loan Payment Online" button. This service will benefit those who are running behind on time to make a loan payment quickly and avoid late fees. There is a **\$5 service fee** for the convenience of your loan payment applied online. There is a **\$10 service fee** for a Credit Union employee to assist you with making a payment using this service. For help, call **937-223-3333 ext 215, 210, or 208**.

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 25, 2020

2019 Financial Statement

Assets

Cash and Cash Equivalent	\$ 435,163
Investments (held to maturity)	11,378,289
Loans to Members (less allowance for loan losses)	24,573,808
Property and Equipment (Net)	200,773
Other Assets	471,754
TOTAL ASSETS	\$37,059,787

Liabilities and Members' Equity

Members' Share Accounts	\$29,854,792
Accounts Payable and Accrued Liabilities	165,740
Members' Equity	7,039,255
TOTAL LIABILITIES AND EQUITY	\$37,059,787

Lost or Stolen Card? CALL US!

If your Visa® Credit, Debit, or ATM card is lost or stolen, or if you suspect fraud give us a call any time 7:30 am - 4:30 pm Monday - Tuesday or 8:30 am - 5:00 pm 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.

Spring Loans!

Borrow \$500 to \$2,500

We have excellent rates for signature loans for Spring! Rates start as low as **8.90% APR*** for up to **60** months. Just talk to **Crista (x217)** or **Betsy (x218)** to apply, or visit us online at www.stdregfcu.org/uloan

*Annual Percentage Rate for a 12-month term. At this rate and term, the monthly payments are \$20.71 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.

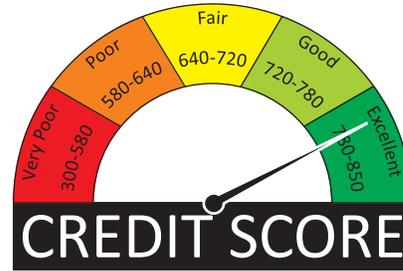
Person to Person Fraud

How to Avoid a New Form of Modern Fraud

You are going about your day, and you get a message from your "friend." It is a request for money. What should you do? In just the past few years, new ways to pay someone and request money have made leaps and bounds in the financial world. Companies that offer person to person payment are growing and becoming more popular each year. People are even able to pay friends and loved ones through popular social media platforms and apps. While this is a trend that will continue to see innovations and expansion, this gives fraud and theft a new frontier to rob victims of their money. What are some things you can do to protect yourself? **Use this common practice:** "I don't know you; therefore, I'm not sending." If you do not know the person requesting money, do not send them money. Someone who is approaching you for "help" may not have the best intentions. When you send money, you are potentially giving them the chance to gather financial and personal information from you. **Always ask questions:** Is it odd for a friend that you do know to ask you for money? Please make sure the person you are talking to is whom they say they are. Ask them questions only that person would know how to answer. Use other forms of social contact to check to see if this person did send you a request. A simple **phone call** or **text** to that person may help address the matter. Asking someone to verify the request is the best way to protect yourself from cybercriminals. If you feel you have been a victim of Person to Person Fraud that could potentially compromise your Standard Register Accounts, please call us at **937-223-3333**, Monday - Tuesday 7:30 am- 4:30 pm and Wednesday - Friday 8:30 am- 5:00 pm and someone will assist you.



Do You Know Your Credit Score?



Your Credit Score is a factor that can help you receive better rates on loans, auto insurance, and other related financial services and products available to all consumers. So here are some tips from us to help you attain and maintain a high score:

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 annually for free at 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 **Kraig** at **937-223-3333 ext. 220**.

Low Account Balance Fee (\$3)

The Credit Union Low Balance Fee of \$3 per month started in July 2012. A \$3 Monthly fee will be assessed on all savings accounts with an ending monthly balance of less than \$500, and the membership holder does not have any other loan or Visa account products with the Credit Union.

CU Visa® Credit Card



If you are paying high interest on your credit card bills, why not borrow smarter by switching to our Low Rate Platinum Credit Card? You will keep more of your hard-earned money with rates as low as **8.90% APR***, and you will not have all of

the fees and restrictions that come with other cards. In addition to our low rates, we have no balance transfer fees! To apply, visit www.stdregfcu.org, stop by our office, or call us at **937-223-3333** or toll-free **800-543-2283**

*Annual Percentage Rate

Shared Branching Fee

\$2 After 5 Withdrawals or Deposits

The convenience of Shared Branching is a great feature for many of our Standard Register Credit Union Members. CO-OP Shared Branching allows members access to over 5,000 Credit Union locations and access to nearly 30,000 surcharge-free CO-OP ATMs nationwide as a reminder members can make up to 5 withdrawals and deposits within one calendar month at any CO-OP Branch fee-free. Additional withdrawals and deposits can be made with a fee of \$2 per transaction.

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

SRFCU

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