



Message from the CEO

Check out the article below about our new checking account. **Kasasa Cash Back** will allow you to earn a reward of 2% of your point of sale purchases up to \$500. Also, coming soon will be our **Remote Deposit Capture** service which will allow you to make deposits into your savings or checking at the Credit Union from your cell phone. Watch for further announcements on this service!

Your Credit Union has money to lend for whatever needs you may have. Please call us today.

If you have a friend or immediate family member looking for a good place to borrow and save please

tell them about your great experience at the Standard Register Federal Credit Union. We are always glad to welcome new members.

Sincerely,

Michael Frankey
President/CEO



KASASA CASH BACK Coming Soon: Free Checking with Cash Rewards

We're proud to announce that we'll soon offer **free Kasasa® checking accounts** – checking with monthly cash rewards and no monthly service fee.

Simply choose the cash reward you want most.

Free Kasasa Cash® checking pays really high dividends on your balance. Free Kasasa Cash Back® checking pays cash back on your debit card purchases. And no matter which cash reward you choose, you'll get refunds on your ATM withdrawal fees nationwide!*

You don't have to jump through hoops to earn your rewards.

Just do simple activities you probably already do, like using your debit card and enrolling in eStatements. These electronic activities save us money, and we pay those savings back to you in the form of your Kasasa rewards.

Watch for free Kasasa checking – coming soon to Standard Register FCU!

**Up to \$10 ATM fees credited each month to members meeting all Kasasa Cash Back qualifications.*

Mortgage Loans!

Use the loan any way you want

If you have not already rewritten your present mortgage loan or if you are now shopping for a new home please check with us for low rate, fees and payments.

Call Kraig (ext. 220), Kathleen (ext. 217) or Betsy (ext. 218).

** Loan payment example: \$4.92 per month for each \$1,000 borrowed @ 4.25% fixed APR for 360 months. Available on all eligible and qualified 1st lien, owner-occupied mortgages at 80% LTV. Other terms, conditions, and closing cost apply. See Loan Officer for details.*



Like us on Facebook!

Standard Register Federal Credit Union
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www.stdregfcu.org

Credit Scores Are Important

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, and 3) Avoid having more debt than you can safely manage.

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. You can call any of the following employees at 937.223.3333: Kathy, ext. 217, Betsy, ext. 218, Bill, ext. 221 or Kraig, ext. 220.

2016 Financial Statement

ASSETS		<u>2016</u>
Cash and Cash equivalent	\$	2,733,074
Investments (Held to maturity)		12,167,095
Loans to Members (Less Allowance for loan losses)		23,600,849
Property and Equipment (Net)		252,419
Other Assets:		591,318

TOTAL ASSETS	\$ 39,344,755
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LIABILITIES & MEMBERS' EQUITY		
Members' Share Accounts	\$	31,748,740
Accounts Payable & Accrued Liabilities		70,275
Members' Equity		7,525,740

TOTAL LIABILITIES & EQUITY	\$ 39,344,755
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Give The Credit Union Your Comments - Get a \$25 Gift Card

Hopefully, you have had nothing but positive experiences with your credit union! We would like to hear from you, with a sentence or two describing your experience or overall history of your relationship with the Credit Union.

Please e-mail your comments to Michael.frankey@stdregfcu.org. A picture or video of you to be used with the comments will be greatly appreciated! We will choose four of our favorites to receive a \$25 Visa Gift Card as our appreciation for your efforts.

Thank You for being a loyal member of the Standard Register FCU!



Credit Union Board Members and Supervisory Committee

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 at the Annual Meeting held in February.

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:

- 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*

Credit Union Holiday Closings:

Monday, May 29th (*Memorial Day*)

Tuesday, July 4th (*Independence Day*)

Credit Union Hours:

Monday & Tuesday - 7:30 to 4:30

Wednesday - Friday - 8:30 to 5:00

Important Loan Information

All rates quoted in this newsletter apply to the most credit-worthy 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.