

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

Spring Loans!

Borrow \$500 to \$2,500

We have great 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

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 27, 2019

2018 Financial Statement

Assets

Cash and Cash Equivalent	\$ 384,196
Investments (held to maturity)	11,537,133
Loans to Members (less allowance for loan losses)	24,914,969
Property and Equipment (Net)	255,183
Other Assets	513,819
TOTAL ASSETS	\$37,605,300

Liabilities and Members' Equity

Members' Share Accounts	\$30,281,640
Accounts Payable and Accrued Liabilities	208,667
Members' Equity	7,114,993
TOTAL LIABILITIES AND EQUITY	\$37,605,300

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 7:30am - 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 1-800-453-4270 to get the process started. If you see fraud, please act fast, do not hesitate to call.

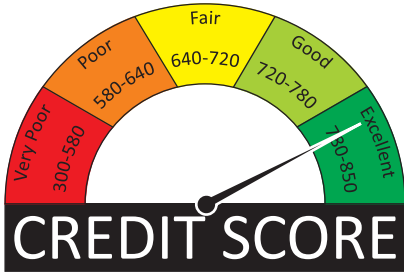
Debit and Credit Card Users- Contact the Credit Union When planning your next trip!

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 Lisa ext. 215 for Debit Cards.

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.

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.

Credit Builder Loan

Do you pay everything in cash and discover that when you need a loan you do not *have* a credit score? Or perhaps you need a loan and need to *rebuild* your credit score? Introducing Standard Register Federal Credit Union's new Credit Builder Loan. This secured loan was created to help you manage your finances with a secured amount of \$500 at 14.6% Annual Percentage Rate. By paying monthly payments of \$25 on time over three years you will improve your credit score. It is designed to help you learn how to pay on time, save money, and build your credit score, improving your overall financial well-being. To qualify you will need a direct deposit to your SRFCU account and pay a \$30 application fee. Call a Loan Officer today!



We will pay you to shop!

See how our Kasasa checking accounts reward you for doing things you are probably already doing. find out more here: www.stdregfcu.org/kasasa-cash-back.html

KASASA CASH BACK

Deposit Checks from Anywhere with the SRFCU Mobile App!

Most of us use our Smartphone for everything. The SRFCU Mobile App will let you use your Smartphone to remotely deposit checks* using your phone's camera feature. In addition to remote check deposits you can check balances in your accounts, view your recent account history, make transfers between accounts, locate nearby ATMs and Shared Branching locations. It is safe, secure, and always at your fingertips. Download the app today by searching for "Standard Register FCU" in the iTunes App Store or Google Play Store. Sign up only takes a few minutes**. It is 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.



We have great rates on Mortgage Loans!

Pay off second mortgages, refinance first mortgage or cash out to consolidate debt and home improvements. Call Betsy ext. 218 or Kraig ext. 220

Do More with Your Money

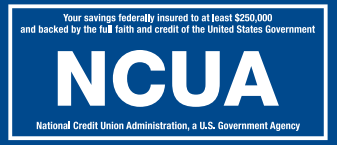
5,000 Credit Union Branches Available to you

Even though we just 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 30,000 ATMs across the US. You also have access to your account online 24/7 with CU Online and our mobile app. Take advantage of these banking tools today. Stop by a Shared Branching location any time for additional access to your account when you are traveling. Check your balances online and on the go with our app. Get cash fast at any number of Shared Branching ATMs. Just look for the CO-OP logo.



SRFCU

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NMLS #401933



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