



SLIPPERY ROCK SHARES

SRU Federal Credit Union's Newsletter



Introducing Debit Alerts!

Debit Alerts are now available to all SRU FCU debit cardholders! This complimentary service provides peace of mind to cardholders by sending text or email alerts each time certain types of debit card transactions are performed on an account. Most importantly, Debit Alerts help to detect and minimize fraud if a card becomes compromised, potentially limiting the number of unauthorized transactions performed on an account. Cardholders may register for the following types of Debit Alerts: online transactions, international transactions, or transactions of \$15 or more. Register today via the SRU FCU Mobile Banking App or the Online Banking dashboard!



April 2019

SRU FEDERAL CREDIT UNION

SATURDAY HOURS ARE HERE!

Starting April 6th, the lobby will be open from 9:00 AM to 12:00 PM, and the drive-thru lanes will be open 8:30 AM to 12:00 PM each Saturday for your convenience.

JOIN US TUESDAY, APRIL 23RD FOR A FREE WORKSHOP!

Every month, we at SRU FCU co-host an educational seminar with Project Educate in the meeting room at the Fairfield Inn & Suites, 1000 University Parkway, Slippery Rock, PA. All are welcome. R.S.V.P. is *requested* by phone at 724-841-9711 or online at [facebook.com/vpsprojecteducate](https://www.facebook.com/vpsprojecteducate), but not *required*;



walk-ins are welcome! Light refreshments will be provided. Watch our Facebook page for information on upcoming workshop dates and topics!

IRA MEMBERS OVER 70 ½

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to receiving a payment. To change your withholding contact the credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes; however, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your amounts are insufficient.



PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed; to view our policy and practices in regards to your personal information, visit www.srufcu.org or call us at (724) 794-6292 to request your copy in the mail.

The time is approaching for our annual election. If you are interested in serving on our Board of Directors, contact our CEO, Lynne Griffith-Schall, at lynne@srufcu.org or 724-794-6292 x20.



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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not reserve your rights.

In your letter, give us the following information:

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clear as you can why you believe there is an error or why you need information.
3. Tell us the dollar amount of the suspected error.

MEMBER STATEMENT

THIS STATEMENT IS A PERMANENT RECORD OF YOUR ACCOUNT. IF THERE IS ANY ERROR, NOTIFY US IMMEDIATELY AND FURNISH THE NECESSARY INFORMATION TO EFFECT CORRECTION. IF NO DIFFERENCE IS REPORTED IN 60 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT.

DRAFT ACCOUNT RECONCILEMENT

PLEASE RECONCILE YOUR DRAFT ACCOUNT MONTHLY.
RECONCILE THROUGH THE LAST DRAFT, OR DEPOSIT, OR ENTRY WHICH IS SHOWN ON THIS STATEMENT.

A	NUMBER	AMOUNT	B	NUMBER	AMOUNT	
						B1. \$ _____ ENTER ENDING BALANCE FROM FRONT OF STATEMENT.
						2. + _____ ADD ANY DEPOSITS MADE IN YOUR DRAFT REGISTER AFTER PERIOD CLOSING DATE SHOWN ON FRONT. WHICH ARE NOT ON THIS STATEMENT.
						3. \$ _____ SUB TOTAL
						4. - _____ SUBTRACT TOTAL OF OUTSTANDING DRAFTS.
						5. \$ _____ ACCOUNT BALANCE
						C6. \$ _____ YOUR REGISTER BALANCE BEFORE DIVIDEND
						7. + _____ ADD DIVIDENDS/DEPOSITS THAT ARE ON THIS STATEMENT BUT NOT ENTERED ON YOUR REGISTER
						8. - _____ DEDUCT CHARGES, WITHDRAWALS, FEES, ETC. WHICH ARE ON STATEMENT BUT NOT IN YOUR REGISTER
						9. \$ _____ ADJUSTED BOOK BALANCE
					Total of B	
					Total of A	
					Total of A & B Enter on Line 4	
	Total Of A					

NOTE: LINE 5 AND LINE 9 MUST AGREE.
IMPORTANT! MAKE ENTRIES IN YOUR REGISTER FOR ITEMS LISTED IN LINE 7 AND 8.