



# SLIPPERY ROCK SHARES

SRU Federal Credit Union's Newsletter



## Happy New Year!!!

Ring in 2019 by getting your debt under control. The aftermath of the Christmas holiday season usually involves regret in one form or another. Some will regret their dietary choices, some will regret family disagreements, and most will regret overspending. Whether you blew your budget or stayed perfectly on track, the bills that arrive in January can leave you feeling less than fulfilled.

### Let us help.

No matter how little or how much debt you are facing, we have solutions. Call or stop in today to find out what your options are. You'll be glad you did!

## January 2019

### IMPORTANT DATES

**January 1, 2019**

New Years Day—CLOSED

**January 21, 2019**

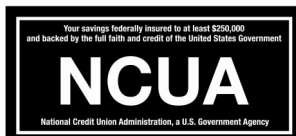
Martin Luther King, Jr. Day  
CLOSED

**SRU** FEDERAL CREDIT UNION



### HOW TO CELEBRATE THE NEW YEAR PROPERLY:

- **Decide to take control of your finances.**
- **Start a Christmas Club Account so that this year's holiday expenses don't sneak up on you. We can set up an automatic contribution so you aren't tempted to spend it before the holidays.**
- **Consolidate your credit card balances to our SRU FCU Visa credit card. Pay only 2.90% through July, and then 12.9% thereafter.**
- **Explore your options for a personal loan or a home equity loan to consolidate revolving debt.**
- **Refinance your existing auto loan to lower your interest rate, the term of the loan, and/or your payment.**



Start 2019 off right — get your finances in order! Stop in or call (724)794-6292 x18 to speak with our licensed SRU Federal Credit Union financial counselor.

Join us for a **FREE** workshop on Avoiding Fraud, Scams, Identity Theft and Debit Card Compromises. The event is hosted by Project Educate, and will be held in the meeting room at the Fairfield Inn & Suites, 1000 University Parkway, Slippery Rock, PA. It will take place **Thursday, January 17th** from 6:00—7:30 p.m. All are welcome. RSVP 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.



### 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.