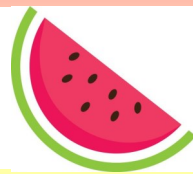


SLIPPERY ROCK SHARES

SRU Federal Credit Union's Newsletter



Beware of Phone Scammers

Phone scammers are developing more convincing cons every day. Protect yourself against these criminals and their exploits. Here are some helpful tips.

1. Caller ID can be spoofed. Just because your phone tells you the IRS is calling you doesn't mean that it is true.
2. Any legitimate caller will already have your information. They will not need to ask for your social security number or your debit card number.
3. Document the date and time of a phone call in which you disclose information. Ask the person you are speaking with for their name and position, and document that as well.
4. Ask questions. You have the right to understand exactly how your information is used.
5. Conduct your own research before committing. Make your own phone call(s) and search online for scams involving the company in question before you agree to pay anything.
6. Stay informed by reviewing the latest scams and frauds. Visit www.ftc.gov to learn more!

June 2019



IMPORTANT DATES

July 4, 2019
Independence Day
OFFICE CLOSED



// Do not save what is left after spending, but spend what is left after saving. //

- Warren Buffet

Looking for the perfect way to give a grad the gift of money? We can help! We offer the flexible cash alternatives of Visa Gift Cards and Visa TravelMoney Cards. Stop in and get your cards today!



"Like" us on Facebook to learn about the latest products, services, and events!



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			Total of A & B Enter on Line 4		

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