



Spring cleaning for your credit

Is your credit in need of a good cleaning? SRFCU has more than just great products to help you – we also have **Certified Financial Counselors** who are trained to help get your financial situation bright and shiny.

Our Certified Financial Counselors will help you face current financial challenges, improve your financial habits, and teach you how to build your financial future. They can help with home budgeting, debt management, credit rebuilding, and more. **And best of all, the service is free for SRFCU members!**



Call **228-475-9531** or your local SRFCU branch and make an appointment with a Certified Financial Counselor for a thorough review of your credit report. It's completely free and confidential, and only takes about 30 minutes.

Your appointment will include:

- Reviewing and assessing your financial condition and current challenges
- Developing a financial strategies plan
- Setting goals
- Providing tools and resources
- Providing guidance and direction



A great place to start saving money is to **refinance loans** from other financial institutions with SRFCU. Our rates are highly competitive and we save members hundreds of dollars on their auto, boat and home loans every day.



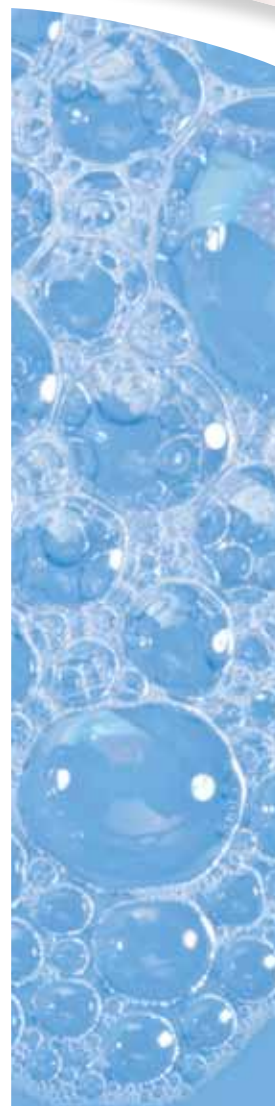
We also have the best VISA® credit card you'll ever find. Transfer balances from your high-interest department store cards and enjoy:

- Introductory rates as low as 3.99% on purchases, cash advances & balance transfers*
- Continuing rates as low as 10.99%*
- No annual fees, hidden fees or rate hikes
- One bonus point for every dollar you spend



Who has several years and several thousand dollars to waste? **Pay off all your debt in record time, while still making the same payment.** SRFCU has loans

that will free your cash flow and your mind, as well as helping you get out of debt. Your Certified Financial Counselor can help you apply in minutes and find your the perfect payment. **Make your appointment today.**



The newsletter for
the best credit union
members on the planet
who know

**life's better
at the river.**



Renovating to care for an aging parent

Judy and Ken were at their wits' end. Trying to care for an ailing mother in Arizona, while still living and working in Wisconsin wasn't working out. Flights back and forth were creating havoc with their budget and the stress was taking its toll. Then the couple had an idea. Since their current home was spacious and they weren't close to retiring, they decided it would be best to move Judy's mom in with them.

For many adults balancing caring for an aging parent and still raising their own family, renovating their home to include a parent apartment may be the key. **If this describes you, consider the following advantages:**

- **Close proximity to better manage daily care.** With your senior parent(s) under the same roof, you can check in with them to make sure their daily needs are being met, like eating regularly, keeping up with personal hygiene and taking their medications. You can also better monitor the advancement of health issues and accompany your parent to medical appointments as necessary.
- **Cost savings due to the elimination of a second residence.** Assisted living facilities can be very costly. Even if a parent can remain

in their own home it often means double expenses for everything from mortgage to utilities to insurance payments. Living together will likely save all parties money.

- **Opportunities for grandchildren to bond with a grandparent.** If your own children are still at home, this living arrangement provides a unique opportunity for them to help out and get to know their grandparent(s) better. It may even help to improve their grandparents' health by adding joy and fulfillment to their days.
- **Privacy and independence for the elder parent.** Depending on your home's space, a parent apartment with a separate bedroom, bath, living area and possibly a small kitchen provides independence and privacy for both the elderly parent and your family.

Financing your renovation affordably

If you decide renovating your home to include a parent apartment makes sense for your family, see us to help finance your plan. A home equity loan or line of credit from SRFCU provides a low-cost way to make the necessary renovations.

Come in today or visit www.srfcu.org to learn more about our excellent rates and terms.

DID YOU KNOW:

The population over age 65 will double by 2040, and those over 80 will quadruple.

Alliance for Aging Research

Families or other private resources pay for 83 percent of elder care. 71 percent of all care takes place in the home.

National Care Planning Council



Ask today: Help when you need it most

- **Credit life and disability insurance** continues to make your loan payments if you become ill or disabled and are unable to make them.
- **Gap insurance** guarantees complete auto protection in case you purchase a vehicle and get in an accident shortly afterward. The Gap auto insurance policy would cover the gap between the loan amount on your damaged vehicle and actual market value of the car.

Welcome to Team River!

We're excited to welcome **Buddy Odom** as Senior VP and Chief Lending Officer.

River Milestones

Ricky Browning is now Senior VP and Chief Operating Officer.

Rich Mayer is now Senior VP and Chief Financial Officer.

Congratulations to **Pamela Beck** and **Dolton Bradley**, who celebrate one year of service; **Richard Mayer** and **Leanna Carney**, who celebrate three years; **Sheila Hester**, **Tammie Lawrence**, **Cynthia Mayer** and **Missy McPeck**, who celebrate four years; **Jennifer Dixon**, **Trudi Mullins** and **Tinetria Rasco**, who celebrate five years; **Sabrina Furr** celebrates 11 years; **Tonya Davis** celebrates 18 years; and **Lillie Abney** celebrates 19 years.

Want to join Team River? If you're passionate, knowledgeable and dependable, visit www.srfcu.org to view current openings.

The rise of the smart chip credit card

Following huge data breaches at major retailers,

credit cards in the U.S. are starting to be transitioned from familiar magnetic stripe technology to what are known as **smart chip cards**. These cards offer increased security protections that can help in preventing some cases of fraud.

Smart chip cards are already widely used in other areas of the world including Europe, Canada and Mexico. Now the increased security is coming to the U.S. as well to ensure that widespread credit card fraud is more difficult for criminals and your financial information is safer.

The basics of smart chips

The smart chips being adopted in the U.S. will contain "chip-and-PIN" technology. These smart chip cards differ from traditional magnetic stripe cards in several ways:

- They require a user to enter a PIN for each transaction. PINs are more secure than a signature, which can be easily forged.



- Cards are inserted into or waved near a reader, rather than swiped.
- Unlike traditional magnetic stripe cards, duplicating cards is nearly impossible due to the cards' use of cryptographic algorithms.

Making the switch

The industry shift to this new, more secure technology is anticipated to occur by October 2015. This will mean replacing current cards with the new technology, as well as installing new readers at major retailers.

You can count on SRFCU to stay in step with this increased card security. To learn more about the benefits of our VISA® credit cards or how to apply, visit www.srfcu.org.



Singing River Federal Upcoming Holiday Closings
April 18: Good Friday • May 26: Memorial Day
July 3 & 4: Independence Day • September 1: Labor Day



As a busy working mom and college student, **Candace Fluker** was thrilled to win our **\$500 Just Because Giveaway!** We wish her all the best as she pursues her degree in medical billing and coding at the University of South Alabama.

We'll do drawings every 90 days from now on, and you could win, too! Just keep your SRFCU checking account with direct deposit in good standing and use your SRFCU debit card at least three times a month, and you're eligible to win. **Who will win next?**

Congratulations to **Judd Furr** and **Candance Pickett**, who each won **\$100** in our annual Buck's Kids' Club drawing. Kids get tons of cool stuff at the river! Learn more at www.srfcu.org.



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Hours of Operation

(All Branches)

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Wednesday: 10 am - 5 pm

After Hours Loan Center

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www.srfcu.org

Free checking + nationwide ATM fee refunds

Relax. With Kasasa Cash you get high rates and refunds from ATM fees nationwide* plus your savings are automatically deposited into your high rate Kasasa Saver account.

**So no matter where you are,
every ATM is your ATM.**



Membership and eligibility requirements apply. For Kasasa Cash, if qualifications are met each monthly qualification cycle, domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25.00 (\$4.99 per single transaction) and credited to account on the last day of monthly statement cycle. Qualifying transactions must post to and settle Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Limit one account per SSN. ATM receipt must be present for reimbursement of an individual ATM fee of \$5.00 or higher.