

## SM FEDERAL CREDIT UNION

P. O. Box 498, Mission, KS 66201

[www.smfederal.org](http://www.smfederal.org) T: 913-831-4555 Main office

913-254-8547 FAA office

### ANNUAL MEETING

Our annual meeting was postponed in February because of the COVID outbreak that was happening. Please join us for our annual meeting now scheduled for April 9, 2022 at 6pm. The location of the event has changed to Matt Ross Community Center located at 8101 Marty, Overland Park, KS. Dinner will be served as normal. Masks are recommended but not required for those fully vaccinated. Please stay home if you are not feeling well in any way. Be sure to watch our website or call the office for any last-minute changes to the status of the meeting.

### Cent-Sational Kids Club

April kicks off National Credit Union Youth Month. Kids can join and start saving with special incentives and prizes.

With the past success of our annual youth month, SM Federal will once again promote the kids club for all members under the age of 17 during the month of April. It's still only a \$10 minimum deposit to establish an account but also encourage them to make any amount of deposit thereafter to keep building their savings for the future. They also get to pick prizes out of the treasure chest each time they come in to make any deposit.

We will have a drawing at the end of April for all kids who make a deposit to their share account or open a new account to win a cash prize.

### Mortgage Rates

It's all in the news, mortgage rates are on the rise. We have already seen a gradual increase in our rates and it is expected the Federal Reserve will be raising the rates several more times this year. If you have been pondering the idea of refinancing your home to make some improvements or even consolidate debt, please call our office (913) 831-4555 to discuss your options.



### Current Rates

Good thru 4-9-22

### Auto/Truck

2022/2021

Stated rate is APR

72 months 3.39%\*

60 months 3.09%

48 months 2.79%

36 months 2.79%

\*72 month term is available for loans over \$30,000.

Older models – based on model year

24-60 months 3.29% - 4.19%

### Home Loans

**Available for Purchase or Refinance with 20% down**

15 years -3.125%

10 years 2.75%

5 years 2.625%

**Contact our office for information about a Home Equity Line of Credit.**

Rate as low as 4.00%

Terms up to 10 years

(Term is based on balance of loan)

