

SM FEDERAL CREDIT UNION

P. O. Box 498, Mission, KS 66201

www.smfederal.org T: 913-831-4555 Main office

913-254-8547 FAA office

Upcoming Products

In the near future, we plan to launch a mobile app and bill pay service. We are extremely excited about the numerous new features that will enhance our members digital experience. A key component of this new platform is a fast, safe and easy way to send and receive money with friends, family and others you trust. Please be on the lookout for more details.

Have you been offered ZERO-PERCENT financing?

I'm sure you have seen those enticing ads from car dealers offering 0.0% financing. There are a few reasons why those may not be the deal as they are presented.

Not many people qualify for the enticing rate, you have to have a REALLY high credit score. The terms are typically shorter which makes your monthly payment higher.

If you don't take the 0.00% financing then you are often eligible for a cash rebate or incentives of \$1,000 or more. To get the cash incentives you usually have to finance thru the dealer but you may not be given a preferred rate. After a few months, come see us or give us a call and we can get you refinanced with a more suitable loan and you will still get the advantage of your cash incentive rebate.

Check your Credit Report

Your credit report determines your credit score which determines your interest rates on loans. Every year, you are guaranteed one free credit report from each of the major credit bureaus. You should take advantage of this and look it over for errors and discrepancies. Mistakes in your credit report can negatively affect your credit score and loan approval odds and interest rates.

Consolidate Your Debt

Tired of managing multiple bills with varying interest rates and payment amounts? With a loan from SM Federal CU, you can use the equity in your home to consolidate your debt into one low, easy-to-manage payment!



Current Rates

Good thru 7-18-22

Auto/Truck

2022 Model year

Stated rate is APR

72 months 3.99%*

60 months 3.49%

48 months 3.29%

36 months 3.29%

***72 month term is now available for all new car loans**

Older models – based on model year

24-60 months 3.49% - 4.39%

Home Loans

Available for Purchase or Refinance with 20% down

15 years 4.50%

10 years 4.25%

5 years 4.00%

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

Rate as low as 5.00%

Terms up to 10 years

(Term is based on balance of loan)

Annual Privacy Notice

SM Federal Credit Union is committed to providing you financial products and services to meet your needs and help you reach your financial goals. We are equally committed to protecting our member's privacy. You can be confident that your financial privacy is a priority of SM Federal Credit Union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact us at 913-831-4555.

Information we collect and disclose about you:

We collect nonpublic personal information about you from the following sources:

- * Membership and loan applications and other forms
- * Your transactions done with us, we obtain information such as your account balances, payment history, parties to transactions.
- * Consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- * Verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions, and other sources listed on the applications.

How We Protect Your Information:

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

