

## News

# 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

### October is Cyber Security Month

**Just a time to remember to check and make sure any of your accounts that you access online are secured with strong passwords and you are using a protected computer to access. SM Federal Credit Union takes our responsibility to protect our data seriously by encrypting sensitive data, monitoring transactions and risk exposure. We have developed an information security policy and perform due diligence on any third parties handling any credit union data. Don't let online crimes happen to you, take extra measures now to help prevent.**

### Wire Fraud Notice

**NEVER** trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. **NEVER** wire money without double-checking that the wiring instructions are correct.

**ALWAYS** remember if the transaction is valid, the person receiving will understand if you feel the need to confirm.

### Prevent Debit Card Fraud/Control Spending with SecurLOCK Equip App

SecurLOCK Equip is an easy-to-use mobile app that puts the power to protect your debit cards in your hands. Simply use the app to turn your card on or off in real time as needed. Or customize your card by setting permissions.

SecurLOCK Equip replaces My Mobile Money. Download the SecurLOCK Equip app and enroll your card.

### Board Member Retirement

We would like to extend a huge THANK YOU to Jim Wiggin for his service over the last 40+ years as a member of our credit committee and our board of directors. He has decided to step down and allow us the opportunity to bring on two new board members who are employed within our field of membership and will allow for better exposure to our prospective members.



### Current Rates

Good thru 10-12-21

### Auto/Truck

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**

15 years -2.25% - 20% down

2.375% -10% down

10 years 2.00%

5 years 2.00%

**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)

## Annual Privacy Disclosure

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.

