

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

ANNUAL MEETING

Please join us for our Annual Meeting on February 4th, 2023 at 6pm. The location of the event will be: Matt Ross Community Center located at 8101 Marty, Overland Park, KS. Dinner will be served.

Board of Directors Election

We are accepting nominations for our 2023 Board of Directors until February 4th. If you are interested in serving your credit union or know of anyone who might be a good fit, please contact a nominating committee member: Lisa Wall, Kayla Cox, or Teresa Beck.

Debt Consolidation

We know the holidays can put a dent in your budget, or just life itself can be expensive. We offer a personal loan to help pay off or reduce credit card balances and holiday bills. Call the office for more information.

Water Cooler Talk

Here's an idea for something to talk about at the "water cooler". Talk about your credit union and spread the word that we are here to help all the employees of the USPS in Johnson and Wyandotte County and the FAA in Johnson County and Kansas City, MO as well as their family members. Our main source of advertising is YOU, our members. Thank you for your help.

Bonus Dividend/Interest Rebate

Be sure to check your year end statement for a posting of bonus dividend and/or interest rebate. We were able to once again pass along a rebate to our members as a way to thank you for trusting us and making it possible for us to have a great year. We are always here to serve and make meeting your financial needs just a little bit easier.



Current Rates

Good thru 1-16-23

Auto/Truck

2022/2023 models

Stated rate is APR

72 months 5.50%

60 months 4.69%

48 months 4.49%

36 months 4.49%

Older models – based on model year

24-60 months 4.49% - 6.00%

Home Loans

Available for Purchase or Refinance

15 years -5.375% - 20% down

10 years 5.125%

5 years 4.875%

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

Rate as low as 6.30%

Terms up to 10 years

(Term is based on balance of loan)



RATES

SHARE ACCOUNT

January 1, 2023 to March 31, 2023

Compounded daily and credited quarterly

<u>Balance</u>	<u>RATE</u>	<u>APY*</u>
\$25.00 - \$25,000.00	.35%	.35%*
\$25,001.00 - \$100,000.00	.60%	.60%*
\$100,001.00 – 250,000.00	.75%	.75%*
\$250,001.00- above	.85%	.85%*

IRA ACCOUNT

October 1, 2022 to December 31, 2022

Compounded daily and credited quarterly

Daily	3.00 %	3.03%*
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SHARE CERTIFICATES

subject to change daily

6 month	2.00%	2.02%*
1 year	3.20%	3.24%*
18 month	3.35%	3.39%*
2 years	3.75%	3.80%*
3 years	4.00%	4.06%*
4 years	3.70%	3.75%*
5 years	3.80%	3.85%*

*Annual Percentage Yield, compounded daily and paid quarterly

**\$1,000.00 minimum opening balance

***90 day penalty for early withdrawal before maturity

