

News

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

Enroll in Bill Pay Today with our Checking/Debit accounts

Now you can pay your bills with Bill Pay. It's a quick and easy way to stay on top of your bills. Whether you're on a computer, phone, or tablet you can:

Pay all your bills in one central place

Get texts or email alerts when bills are due

Set up recurring payments and avoid late fees

Best of all, it's simple to sign up. Just log into your account, then click bill pay to get started.

Remote Mobile Deposit Feature is now available

Remote deposit capture is part of our new mobile app that is now available thru the Google play store or the Apple app store. This means that you will now have the ability to make deposits to your accounts with SM Federal from the convenience of your couch. Log into your account, go to the menu and look for Mobile Deposit and follow the instructions. Be sure to look for our red and blue pyramid to get the correct app in the store.



NCUA Share Insurance

SM Federal Credit Union is insured by NCUA Share Insurance Fund. This means that your deposits with us are fully insured up to \$250,000.00 per account ownership category. It is a good idea to review all of your accounts to ensure they remain insured. We will be happy to help you review your accounts and make sure they fall into the correct category. No member of a federally insured credit union has ever lost a penny of their insured savings.

Rate Info/Investment opportunity

Since the first quarter of 2022, the Federal Reserve has been focused on raising interest rates. The current fed funds rate is at 5.00 to 5.25%.



Current Rates

Good thru 7-17-23

Auto/Truck

2023 Model year

Stated rate is APR

72 months 5.50%

60 months 4.69%

48 months 4.49%

36 months 4.49%

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

Older models – based on model year

24-60 months 4.49% - 6.00%

Home Loans

Available for Purchase or Refinance with 20% down

15 years 5.75%

10 years 5.50%

5 years 5.25%

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

Rate as low as 5.50%

Terms up to 10 years

(Term is based on balance of loan)

Because of this, we continue to raise rates in Share Certificates, IRAs, and Roth IRAs. This can be done with a simple call to our office or an in person visit.

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.

