

## 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

### Look for 30 year mortgages to make a return

We are excited to start offering 30 year mortgages again for a limited time. If you have been waiting for the housing market to make a change and are ready to buy a new home, talk to one of our member representatives about locking you into a 30 year mortgage.

### \$5 free just for trying Remote Deposit Capture

The next check you receive can get you an extra \$5 deposit if you deposit it using remote deposit capture thru our mobile ap. If you need assistance once you get into the ap just give our office a call, 913-831-4555.

# \$5



### 64<sup>th</sup> Annual meeting

Our 64<sup>th</sup> Annual meeting is scheduled for Saturday, February 3, 2024 at 6:00pm. We will be moving it back to Sylvester Powell Community Center 6200 Martway, Mission, KS. Plan to join us for dinner and door prizes after a short informative meeting about the current standing of your credit union.

Dinner will be catered from SmokeTown BBQ this year. After many years of enjoying Johnny's BBQ, they have completely sold out so we decided to go to SmokeTown and hope for the same wonderful quality. A member of Johnny's family opened SmokeTown after Johnny's closed in Mission and became serious competition. We hope you will enjoy dinner just as much as you have in the past.

### Share Certificate Promo

During the month of January, we will be offering a promotional certificate rate for 12 months at 5.00% APY 5.09%. Feel free to give the office a call



### Current Rates

Good thru 2-3-24

### Auto/Truck

2023/2024 Model year

Stated rate is APR

72 months 6.99%

60 months 6.25%

48 months 6.05%

36 months 5.85%

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

Older models – based on model year

24-60 months 6.59% - 7.59%

### Home Loans

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

15 years 5.875%

10 years 5.625%

5 years 5.50%

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

Rate as low as 6.50%

Terms up to 10 years

(Term is based on balance of loan)

if you would like to take advantage of this special rate. We are able to transfer money from your share account into a certificate upon request.

### **Perks of our Debit Cards**

Don't forget our debit cards work just like one of the BIG Banks cards, but with NO FEES. Our new mobile app gives you the freedom so many people are wanting these days, and the Bill Pay feature is conveniently available for you thru the app or the website. The debit card account works just like a regular checking account without the checks.

We strive to serve as your primary financial institution so please let us know how we can better serve you and your family.

### **Bonus Dividend/Interest Rebate**

2023 has definitely been an odd year with interest rates rising so quickly after so many years of low rates. We are happy to announce that we were still able to pay a bonus dividend to our savings members and an interest rebate to our loan members. This "bonus" is reflected on your year end statement.

Please contact our office with any of your financial needs.

Mission: (913) 831-4555

Email: [info@smfederal.org](mailto:info@smfederal.org)

To report a lost or stolen debit card: 888-263-3370

