

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

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.

Share rates are changing

Check your statement for our new share rates. Beginning October 1, 2018 we will return to our tiered share rates, similar to a money market account.

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.



Current Rates

Good thru 11/14/18

Auto/Truck

2017/2018

72 months 3.49%*

60 months 3.19%

48 months 2.89%

36 months 2.89%

*72 month term is available for loans over \$30,000.

Older models - based on model year

24-60 months 3.49% - 4.39%

Home Loans

Available for Purchase or Refinance

15 years -4.00% - 20% down

4.125% -10% down

10 years 3.75%

5 years 3.625%

