

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

October is CyberSecurity Awareness Month

October is Cybersecurity month. To raise awareness about cybersecurity, here are some best practices to help keep your information safe:

- Enable multi-factor authentication
- Use strong passwords and a password manager
- Keep software updated
- Recognize and report phishing

\$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



75 Years of International Credit Union Day®

On October 19, 2023, SM Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. SM Federal Credit Union is honored to be a part of this proud tradition.



Current Rates

Good thru 10-16-23

Auto/Truck

2023 Model year

Stated rate is APR

72 months 6.79%

60 months 5.99%

48 months 5.79%

36 months 5.59%

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

Older models - based on model year

24-60 months 6.39% - 7.39%

Home Loans

Available for Purchase or Refinance with 20% down

15 years 6.375%

10 years 6.125%

5 years 5.875%

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)

SM Federal Credit Union invites both members and nonmembers to visit our office and celebrate this day.

International Credit Union Day is brought to you by [Credit Union National Association](#) and [World Council of Credit Unions](#). This year's event is proudly sponsored by [Elan Credit Card](#).

Share Certificate Rate Promo

During the month of October, we will be offering a promotional certificate rate for 15 months at 5.25% APY 5.35%. Feel free to give the office a call 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.

