

SM FEDERAL CREDIT UNION

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Annual Meeting

Our Annual Meeting will be held on Saturday, February 2nd, 2019 at 6:00pm at the Sylvester Powell Community Center, 6200 Martway, Mission, KS. This meeting is open for any credit union member to attend. You will hear the success of your credit union and have the opportunity to vote for our 2019 Board members.

Bonus Dividend and Interest Rebates

We are pleased to report we have once again paid our members the anticipated share bonus dividend and loan interest rebate. These amounts are based on the dividend credited or the interest paid for the year. You will find the amount credited on your December 31, 2018 statement. Thank you again for making this another successful year.

Special Share Certificate Rate

We are offering a special one year rate of 1.99% APY 2.00% for a limited time. The minimum deposit is \$1,000.00. Please contact our office if you are interested in opening a new share certificate.

2018 vehicles are being offered at attractive year end prices

We have attractive auto loan rates to make buying that new vehicle even better. Many dealers offer a rebate when financing thru their lender but will charge you a higher interest rate. SM Federal can finance your original purchase but remember that we can also refinance a loan if you finance thru the dealer to receive your rebate.

Current Rates

Good thru 2/2/19

Auto/Truck

2017/2018/2019

72 months 3.79%*

60 months 3.49%

48 months 3.19%

36 months 3.19%

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

Older models – based on model year

24-60 months 3.69% - 4.59%

Home Loans

15 years 4.125% - 20% down

4.25% - 10% down

10 years 3.875%

5 years 3.75%

Please contact our office so we can discuss your options based on your credit standing.
