

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 MEETING

VIRTUAL NO MORE! Please join us for our Annual Meeting on February 5th, 2022 at 6pm. The location of the event has changed to Matt Ross Community Center located at 8101 Marty, Overland Park, KS. Dinner will be served as normal. Masks are recommended but not required for those fully vaccinated, please stay home if you are not feeling well in any way. Be sure to watch our website or call the office for any last minute changes to the status of the meeting.

SUPERVISORY COMMITTEE ANNOUNCEMENT

We would like to give a huge Thank You to our Supervisory Committee members who have put in many combined years of service to your credit union. Chairman Roy McBride and members JD Richards and Bill Porter have all decided to step aside from their duties. We want to wish them well! Bill Randle and Bob Taylor have accepted our Board President's assignment to the committee as replacements but we are still looking for one more member, if you would be interested in serving your credit union please give our office a call for more information.

DEBT CONSOLIDATION

We know the holidays can put a dent in your budget, or just life itself can be expensive. We offer cash out home refinance with rates as low as 2% to help you consolidate debt. Even if you do not own a home, we can still offer a personal loan to help pay off or reduce credit card balances and holiday bills. Call the office for more information.

WELCOME NEW BOARD MEMBERS

Please join us in welcoming two new board of directors for your credit union. Chris Jennings (USPS) and Aaron Jewell (FAA) have accepted the position as board members. They bring a diverse wealth of knowledge to our meetings and both currently work within our membership employers so please reach out to either of them if you have questions regarding the credit union. We look forward to working with them and guiding the Credit Union forward in years to come. You will have an opportunity to meet each of them at our Annual Meeting in February.



Current Rates

Good thru 1-17-22

Auto/Truck

2021

Stated rate is APR

72 months 3.39%*

60 months 3.09%

48 months 2.79%

36 months 2.79%

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

Older models – based on model year

24-60 months 3.29% - 4.19%

Home Loans

Available for Purchase or Refinance

15 years -2.25% - 20% down

2.375% -10% down

10 years 2.00%

5 years 2.00%

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

Rate as low as 4.00%

Terms up to 10 years

(Term is based on balance of loan)

SPREAD THE WORD

SM Federal wants to keep growing! Make sure your coworkers (USPS and FAA) as well as immediate family members (parents, siblings, children, and grandchildren) know about the credit union and the benefits that come along with it. We offer great service and low rates for all their financial needs. We would love to have them be a part of our CU family. Many people don't even know what a credit union is and it takes our members to teach them. When your children are just starting out is a great time to introduce them to us so they can learn how much more beneficial it is to work with someone they know and can learn that personal service is really important to help them along the way.

JUST BUY A NEW AUTO?

Dealers these days are bending over backwards to finance your new vehicle purchases. They make it seem so easy and painless but typically the interest rates are high and they may even charge extra fees. If you finance with them you might be able to take advantage of a rebate or you might be short on time and just want to take care of everything while you are there and drive home in your new vehicle, but once you get a minute to breath give us a call to maybe refinance that new car to a lower interest rate or better term to fit your needs. If you know you are going to be shopping and want to be pre-approved, feel free to complete an application on our website and it will automatically be submitted to us and we will typically have an answer for you within 10 minutes during normal business hours.

Bonus Dividend/Interest Rebate

Be sure to check your year end statement for a posting of bonus dividend and/or interest rebate. We were able to pass along a little higher rebate to our members this year as a way to thank you for trusting us and making it possible for us to have a great year. We are always here to serve and make meeting your financial needs just a little bit easier.


