
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

Ready, Set, Swipe!!!

We are ready to set up your debit card account so you can swipe away. This account will be classified as a checking/draft account with the exception of being able to write checks. You will have debit card privileges and Electronic Funds Transfer (EFT) capabilities. This will give you the ability to make purchases, get cash and pay your other bills electronically. If you need a check, you can contact our office and we will mail it, you can also request it from our website.

We have joined several ATM Networks to give you the flexibility to use those member ATM's free of charge. There will be many around the city that are available.

Once you contact us to open your checking account, we will transfer funds into your new account and you will be ready to use our new service as soon as you receive your debit card in the mail. You will need to set up your allotment to come into SM Federal for your desired amount. If you currently have allotments set up that come to us, you can simply change the dollar amount or choose net check.

We look forward to sharing the benefit of this new service we are offering and are excited to be able to act as your primary financial institution.

Conquer those New Year's resolutions for 2020

Have you been planning to remodel your kitchen or bathroom? Purchase a new car? Why keep putting it off? Let us help you get these projects marked off your to-do list. We may be able to help take some of the burden off with a Home Equity Line of Credit or a vehicle loan... Stop by, visit our website, or give us a call for an application. We have great rates!

Challenge Yourself

We are sure you have heard of all the different challenges out there to encourage savings, no matter how small. The point of these challenges is to get you in the mindset of saving. Make it a priority to starting this new



Current Rates

Good thru 1-8-20

Auto/Truck

2018/2019/2020

Stated rate is APR

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

Available for Purchase or Refinance

15 years -2.875% - 20% down

3.00% -10% down

10 years 2.50%

5 years 2.375%

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

Rate as low as 4.00%, variable

Terms up to 10 years

(Term is based on balance of loan)

year/decade to skip that Starbucks coffee on an everyday basis or that every Tuesday Taco outing and put that money you would have spent into your savings account. We can even open a separate savings account so you can watch your money grow easily. Before you know it, you will have a nice little nest egg to take your family on a well-deserved vacation. If you have teenagers/young adults in your family, it's never too early to encourage them to put just a small amount into their savings account and they will soon have enough money saved to make a down payment on their first car. What a sense of pride they would have to know they contributed.

Annual Meeting

Our Annual Meeting will be held on Saturday, February 1, 2020 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 2020 Board members. **DON'T WORRY... JOHNNY'S BBQ** will still be catering. We have had many ask about it since Johnny plans to retire and close his Mission location, but he has agreed to help his son from the Olathe location and still cater our meeting.

