

Winter Issue 2012

Lobby Hours:

Monday, Tuesday, Thursday, Friday 8:30 am - 5:00 pm

Wednesday 10:00 am - 5:00 pm

Message to Members

Dear Members,

The Board of Directors, Management and Staff of SMECU want to take this opportunity to wish you and your family a very happy, safe and prosperous New Year! We thank you for the privilege of serving you in 2011 and we look forward to doing the same in 2012.

We are kicking off the new year with a new format for our newsletter and website. These enhancements are designed to coordinate all the Credit Union benefits for our members in one easy-to-read style. We hope you find the changes both visually pleasing and informative.

I would like to personally thank you for your support and generosity during our fund raiser benefitting the Children of the Guardian Fund. Your generosity during these tough economic times has been overwhelming.

We at SMECU know you have many options when it comes to choosing a financial services provider. Some of our competitors, with huge advertising budgets, can make it sound like big is better. But as recent events have proven, that is simply not true. While we are committed to bringing you the latest technological advances to make your financial transactions more convenient, we will never lose track of what makes us different from many institutions... SERVICE. As a not-for-profit cooperative, we do not exist to make money for our stockholders. Our commitment to you is not based on the size of your balance. We are here to serve ALL of

Our "Sign Up For Bill Pay" contest has ended and the winners were randomly drawn from all of the elgible entries.

And The Winners Are...

Gerald Pucci won a 32" Sony flat-screen TV (picture at right)

Patricia Berner and Valerie Silver each won a \$100 Gift Card from Publix Supermarket.

Look in this newsletter for information about your chance to win a new GPS System simply by providing us your email address.

Once again, thank you for your continued support.

Sincerely, Elaine Karins President



Location:

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www.smecu.org

Holiday Closings:

New Year's Day Holiday Monday, January 2

Martin Luther King Jr. Day Monday, January 16

President's Day Monday, February 20

Enter your E-Mail for a chance to win a GPS System



Our Board of Directors:

Sarasota Municipal Employees Credit Union's Board of Directors are charged with overseeing the operations of the Credit Union and setting goals that it would like to see the Management and Staff accomplish. The Board is comprised of volunteers that are elected by the members of the Credit Union, at the annual meeting.



Sarasota Municipal Employees Credit Union is an Equal Housing and Equal Opportunity Lender.





Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



You can visit more than 200 of our shared branch locations. To find out more visit www.xtendcu.com or call (800) 343-1015

Social Networking Security



If you use Facebook, MySpace, LinkedIn, or any Social Networking Community website, you may want to take a closer look at your privacy settings. The US-CERT, (United States Computer Readiness Team), offers some good tips on Staying Safe on Social Network Sites. Among the important tips is simply recognizing that information you post on the web for your friends to read may be open for the world to read.

To learn more visit our securities website at: www.cusecure.org





Say Hello To Possibilities

New Year's Possibility: Lower Rates

Need money for home improvements, education expense, or a special vacation but don't have the money? Why not ask us about a loan? A loan from your credit union can help you get what you want with great rates and an easy application process too.

Ask us today about a loan!



Enter your E-Mail for a chance to win a GPS System

IT'S EASY TO ENTER!

VISIT It's Me 247 Online Banking. Click "My Personal Information" under the "Preferences" tab

-or-

SUBMIT your email address to a participating credit union staff member for entry.

One (1) Prize Winner will be selected on or about March 5, 2012 by a random drawing from all qualified entries received by a participating credit union between January 1, 2012 and February 29, 2012. Eligible members can enter the contest by entering their email address in It's Me 247 online banking. No purchase necessary. See your credit union for complete details. Void where prohibited by law. Terms and Conditions may apply. Visit or call your credit union for details.