



## Fall Issue 2014

### Lobby Hours:

Monday, Tuesday, Thursday, Friday  
8:00 am – 5:00 pm

Wednesday  
10:00 am – 5:00 pm

## Message to Members

The 3rd quarter of 2014 has certainly gone by quickly and it's hard to believe school is back in session. This year, we awarded four more Earl Parker Educational Assistance Grants. We congratulate our grant recipients and wish them success in their future endeavors.

James Burton already has his Masters in Business Administration and he is working on his Technology Education Certificate which is required in order for him to teach the signature program he designed and implemented. His goal is to prepare students for a world where visual communication skills will positively influence their lives.

Amanda Boyd is currently a licensed Certified Nursing Assistant but dreams of earning a Bachelors of Science degree in nursing. She has worked two part-time jobs, performed over 100 hours of community service and maintained a 3.74 GPA. Accepted at the University of Central Florida, she began attending during the summer semester.

Carly Nicholas will begin attending Eastern Florida State College on a softball scholarship during the fall, 2014 semester. After obtaining her Associates Degree, she plans to transfer to a major Florida University so she can continue to play softball and attain a degree in the medical field.

Jamar Murphy has received his Associates Degree from State College of Florida and has been accepted to the University of South Florida beginning with the fall, 2014 semester. Recognizing the support he has received and the people who helped him along the way, Jamar's goals are to earn his Bachelors degree in Accounting, find a career in his field and then help influence the children of Sarasota to think big.

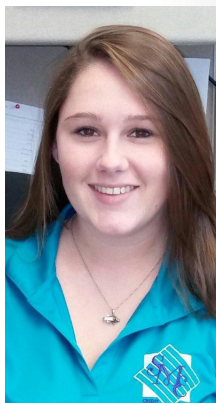
We'd also like to welcome our new Member Service Representative, Tara Ritchie, to our SMECU family. Tara, who has previous banking experience, fits right in as a friendly face. She's anxious to learn more about what we have to offer and eager to help our members with their needs. Please stop by and introduce yourself the next time you're in the area.

In closing, I'd like to invite you to check out what's new at SMECU. Visit our website at [www.smecu.org](http://www.smecu.org) and talk a stroll through our new on-line auto buying service. If you are in the market for either a new or used auto, the Member Showroom will help you locate the exact car, tell you what others have paid for the same vehicle, give you an estimate of your trade-in value and guarantee the price you'll pay at the dealership. Take a look! I'm confident that you'll love what you see.

*Sincerely,*  
**Elaine Karins**  
President



James Burton, Amanda Boyd, Carly Nicholas, Jamar Murphy  
**Grant Winners**



New Member Service Representative,  
**Tara Ritchie**

### Location:

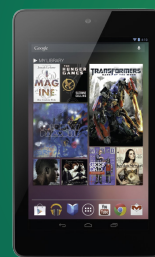
1558 – 1st Street  
Sarasota, FL 34236  
(941) 953-6744  
Fax: (941) 365-4966  
SAMM: (800) 860-5704  
[www.smecu.org](http://www.smecu.org)

### Holiday Closings:

*Columbus Day* Monday, October 13  
*Veterans Day* Tuesday, November 11  
*Thanksgiving Day* Thursday, November 27  
*Day After Thanksgiving* Friday, November 28  
*Christmas Eve* Wednesday, December 24 (1:00pm Closing)  
*Christmas Day* Thursday, December 25  
*New Year's Day* Wednesday, January 1  
*MLK Jr. Day* Monday, January 20

**Use Your Debit Card\***  
**for a chance to win**  
**a Google Tablet!**

*Signature-Based  
Transactions Only!*



See back for more details



### 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.

## New Fee

Effective November 1, 2014

- Refinance of Existing SMECU Loan - Less than 6 months old \$100.00



## 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](http://www.cusecure.org)



*Use Your Debit Card\*  
for a chance to win*

## A Google Tablet

*\*Signature-Based Transactions Only*

Everytime you use your Debit Card with a signature you will be entered for a chance to win a tablet from Google.



One (1) Prize Winner will be selected on or about December 6, 2014 by a random drawing from all qualified entries received by a participating credit union between October 1, 2014 and November 30, 2014. Each time an eligible member uses their Debit Card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

## Where Home Means More

*Learn more about our great mortgage rates today*



**Board of Directors:** Lorna Alston | Kevin McElyea | Dr. Clifford Smith | Norman Stockton | Maggie Sumney  
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