



Winter Issue 2015

Lobby Hours:

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

Wednesday
10:00am - 5:00pm

Location:

1558 – 1st Street
Sarasota, FL 34236
(941) 953-6744
Fax: (941) 365-4966
SAMM: (800) 860-5704

www.smecu.org

Holiday Closings:

Martin Luther King, Jr. Day
Monday, January 19

President's Day
Monday, February 16



You can visit more than 200 of our shared branch locations. To find out more visit www.xtendcu.com or call (941) 953-6744

ENTER YOUR EMAIL
for a chance to win a
GOPRO!



See back for details

Message to Members

As 2014 ends and 2015 begins, I find myself wondering how many of our members are actually aware of all the great benefits SMECU provides for **FREE** and why we've chosen to do so. So, I decided to ask:

Did You Know?

- We offer **FREE** identity theft protection on every primary member through a partnership with IDSafeChoice. No matter where or how your identity may have been compromised let us know and IDSafeChoice will assign an advocate to work with you. They don't just mail you a large package of forms; they actually do the leg work that you don't have the time to do on your own.
- We offer a **FREE** on-line car buying program powered by TrueCar.com. This program will help you find the car you want, new or used, at a guaranteed price before you ever set foot in the dealer's showroom. Simply go to www.smecu.org and follow the link to guaranteed savings.
- Our **FREE** on-line banking is extremely user friendly and gives you access to your accounts 24/7 no matter where you may be.
- Our Bill Pay program is also **FREE** as long as you pay at least one bill each month. You can set up payments whenever you wish, even in advance with a future pay date or a recurring payment to start and stop on specific dates or after a specified number of payments. To top it all off, researching payments has never been easier.
- We offer unlimited **FREE** ATM withdrawals from any 5th 3rd Bank location nationwide as well as five additional **FREE** withdrawals from any Publix ATM each calendar month.
- We also offer **FREE** financial counseling through GreenPath. They can help you understand your credit report, what you would need to be able to purchase a home, work with your creditors to set up a debt management program, help you establish a workable budget and much, much more; all on a confidential basis of course.

These benefits are offered year round because we are a not-for-profit membership organization and we want to take care of our members the best way we know how; financially. It's also our way of saying thank you for the trust you've put in SMECU and for giving us the privilege of serving you in 2014. We look forward to being able to assist you again in 2015.

Sincerely,
Elaine Karins, President

Sign up for E-Statements

- You can view a 18 month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox



To sign up for e-statements go to the credit union's website at www.smecu.org, click on **It's Me 247** sign in, then click on "Personal Preferences" and sign up for e-statements. If you need assistance, contact the credit union at (941) 953-6744.

www.smecu.org

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.



Winter Issue 2015

Lobby Hours:

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

Wednesday
10:00am - 5:00pm



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 Emergency 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



**Mapping a Course,
for Your Life**

Learn how to start saving today

Whether you're in high school or getting ready to retire, we have great products and services to help you map out your future. Ask us how we can better serve you today!

**ENTER YOUR EMAIL
for a chance to win a
GOPRO!**



One (1) prize winner will be selected on or about March 6, 2015 by a random drawing from all qualified entries received by a participating credit union between January 1, 2015 and February 28, 2015. 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, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and conditions may apply.



Visit It's Me 247 Online Banking. Click "Info Center" then under "My Preferences" click on "Personal Information" and enter your email

~OR~

Submit your email address to a participating credit union staff member entry

Stop in or visit:

It's Me 247
Online Banking

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

Supervisory Committee: Gerald "Buster" Chapin | Gary Laubacker | Kathie Micko | April Bryan