



Fall Issue 2016

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:

Labor Day
Monday, Sept 5

Columbus Day
Monday, Oct 10

Veteran's Day
Friday, Nov 11

Thanksgiving
Thursday, Nov 24
Friday, Nov 25

Christmas
Friday, Dec 23 (close @ 12pm)
Monday, Dec 26



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

Message to Members

Spooktacular Car Sale

Drive-away in your new car or refinance your auto loan from another Financial Institution to Sarasota Municipal Employees Credit Union and get a good interest rate and a \$75 VISA gift card from the Credit Union. Get pre-approved today by calling 941.953.6744 or apply online! *In order to be eligible, you must finance or refinance your auto loan with Sarasota Municipal Employees Credit Union during the month of October. Refinances on current SMECU auto loans are not eligible.*

VISA ® Credit Card Holiday Special

It's almost time for your holiday shopping and we have the perfect way to make it easy and stress free! Shop for all of your holiday gifts using one low rate card – Sarasota Municipal Employees VISA ® Card! For new VISA ® cards approved in October and November, you will receive a rate of 3.99% on all purchases made for your first six (6) billing cycles.

For existing Sarasota Municipal Employee VISA ® Credit Card holders, you will also receive the 3.99% rate on purchases made in November and December for six (6) billing cycles as well.

Pay Bills Online! Save Time and Money

Start using Online Bill Pay today and you'll never want to write a paper check again! That's because our Online Bill Pay Service makes paying almost any company easier and more secure than using a paper check. This convenient system allows you to manage and pay your bills safely and securely. When you're ready to pay bills, there's no need to search for stamps, envelopes or addresses!

Guaranteed Auto Protection (GAP)

During the first few years that you own your vehicle, your loan balance may be higher than the actual value of your vehicle. If your vehicle was stolen or totaled in an accident, the insurance company would pay the value of the car, not the loan payoff amount. That's where GAP comes in. If your car is a total loss, due to an accident or a theft, your insurance policy usually covers the actual cash value of your car less a deductible. GAP coverage will help make up the difference if your loan amount is more than the car's worth. Call us for more information about how to close your GAP!!!

Who Do You Expect to Pay Your Loans When the Unexpected Happens? Credit Disability & Life May Help!

When you get a loan, you always think you'll be in a position to make your loan payments. But things sometimes happen. Protecting your loan payments against the unexpected (life events, health emergencies, disability etc.) could help lighten the burden for the people you care about.

Insure your loan payments today so that you can worry a little less about tomorrow. Credit Disability & Life Insurance may make your loan payments when you can't. It's totally voluntary, it won't affect your loan approval and it's simple to apply. Make sure you ask about this when you apply!

Sincerely,

Arthur Hart, President/CEO



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.



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Call Center Hours:

Monday - Friday
5:00pm - 8:00pm

Wednesday
8:00am - 10:00am

Saturday
8:00am - 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



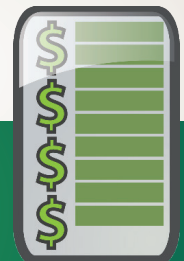
Introducing our enhanced
ONLINE BILL PAY!

It's Me 24/7
Bill Pay

simple and secure.

Sign up for e-Statements

Replace your paper statements for your Sarasota Municipal Employees CU accounts with paperless e-Statements! Besides helping the environment, you'll enjoy the following: safe delivery, convenient access and 18 months of statements (from the time you enroll) at the click of a mouse! You simply log in to retrieve your statement when it's available and you can print it, read it, or file it. No more paper clutter! Enrolling is simple and easy! Just visit us online at www.smecu.org and log into It's Me 24/7 Online Banking. Under the Document heading, select Enroll Now and make sure that you agree to receive your statements electronically and confirm your email address. That's it!



Stop in or visit:

It's Me 24/7
Online Banking

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.



COMMITTED TO
our community

We serve our community to strengthen the connection with members!

Board of Directors: Randy Boyd | Dr. Clifford Smith | Norman Stockton | Maggie Sumney | Charles Joseph

Supervisory Committee: Gerald "Buster" Chapin | Carolyn "Jody" Norwood | Kathie Micko | April Bryan | Dolores Gamble