



Summer Issue 2017

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:

Independence Day
Tuesday, July 4th

Labor Day
Monday, September 4th



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

**ENROLL IN BILL PAY
for a chance to win a
BOSE® SOUNDTOUCH®!**



See back for details



What's that one thing you've been wanting to get done – a kitchen remodel or a bathroom remodel? Debt consolidation? Whatever your looking to do, Sarasota Municipal Employees Credit Union wants to help fund it with our Home Equity Line of Credit. Now is the perfect time to cash in on the equity in your home and take advantage of our:

- ❖ Fast approvals
- ❖ The flexibility to draw only the money you need, when you need it
- ❖ Potentially tax-deductible interest*

To apply, go to www.smecu.org, call the Loan Department at 941.953.6744 or stop into our branch**.

*Consult with your tax advisor.

**Variable-rate loan based upon Prime Rate plus a margin to be determined by credit history and loan-to-value. All loans are subject to credit approval.

Car Sale and Member Appreciation Day



- ❖ July 15th through July 19th
- ❖ Fast Approvals
- ❖ Pick the dealer of your choice
- ❖ Rates also good on refinances
- ❖ .50% discount on all rates for all model years*
- ❖ No payment for 60 days**

*APR=Annual Percentage Rate. Minimum APR = 1.99%. Not all buyers will qualify. The rate you qualify to receive may vary depending upon on individual credit history, age of vehicle and underwriting factors. Up to 115% financing available including tax, title license to qualified borrowers. All Credit Union loan programs, offer, rates, down-payment requirements, terms and conditions are subject to change without notice. Automatic deposit of your paycheck AND automatic debit of loan payment required to qualify for the lowest rate. Offer valid for sale vehicles on applications submitted to the Credit Union from July 13 - 17, 2017. Loans must book by July 24, 2017. Cannot be combined with any offers or promotions.

** - For the 60 days to first payment, interest accrues from the date of the contract. Must have a credit score of 655 or higher to qualify for 60 days to first payment option.

Stop by on Saturday, July 15th when our lobbies will be open from 9 am to 1 pm. The Credit Union will not be performing teller transactions but will be taking loan applications. We will also be serving Coffee, Cookies, Muffins and Donuts.

Stop by on Monday, July 19th for our Member Appreciation Day from 11 am to 3 pm. We will be serving: Hamburgers, Hot Dogs, Bottled Water, Pasta Salad, Chips, Water and Cake.



THE POWER TO FOLLOW YOUR DREAMS

Learn how we can help you reach your dreams!



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.



Summer Issue 2017

Call Center Hours:

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

Wednesday
8:00am - 10:00am

Saturday
8:00am - 5:00pm

ENTER THE CONTEST BY LOGGING IN TO YOUR CREDIT UNION'S "IT'S ME 247 ONLINE BANKING" AND CLICKING "PAY BILLS" TO ENROLL!

Enroll in IT'S ME 247 BILL PAY for a chance TO WIN A BOSE WIRELESS SOUNDTOUCH

IT'S ME 247 Bill Pay

NCUA 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.

One (1) Prize Winner will be selected on or about September 4, 2017 by a random drawing from all qualified entries received by a participating credit union between July 1, 2017 and August 31, 2017. You may incur a monthly service fee for Bill Pay. 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. No purchase necessary.

GET PRE-APPROVED AT SMECU! Separate the purchase from the loan. When you get pre-approved for an auto loan before you start shopping for a vehicle, you'll know exactly what you can afford, your interest rate and what your payments will be. Since you have already lined up financing, it gives you more negotiating power with the dealer. Financing is easy. Save money and enjoy personal service from someone you trust.

- Easy application
- Local decision-making
- No prepayment penalties
- Preapprovals for bargaining power

Apply in person, by phone or online at www.smecu.org

Earl Parker Grant

Are you or your child currently enrolled in college classes or vocational classes? Will you or your child be enrolled by September 2017? If so, we invite you to or your child to apply for the Earl Parker Educational Assistance Grant. Applications can be picked up at Sarasota Municipal Employees Credit Union. Deadline to turn in your application is 5:00 pm Friday, July 14, 2017. The Earl Parker Grant Committee will select the applicant(s) by July 31, 2017 and recipients will be notified.



INSURANCE
SOLUTIONS
FOR EVERYTHING THAT MATTERS

Insurance protection is part of a solid plan. From getting a good rate on coverage for your car to making sure your life insurance is adequate, dependable insurance coverage ensures financial relief when you need it. You'll take comfort in knowing you are protected.

TruStage Insurance products and programs help members protect what matters most. Backed by nearly 80 years of working in partnership with credit unions and their members, you'll find products and programs for life, car, accidental death and dismemberment, home and more. They're only available to credit union members like you.

To learn more, get quotes or just explore, please visit TruStage.com.

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.

Board of Directors: Randy Boyd | Dr. Clifford Smith | Norman Stockton | Maggie Sumney | Paul Kurtz

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