

The CUrrent

Fourth Quarter

October 2018

WE HEARD YOU AND IT IS COMING SOON!



We are excited to announce the roll out of **Remote Deposit Capture (RDC)** which allows you to take a picture of your checks with a mobile device (smart phone or tablet) and have it posted to your Spokane Media account. First and foremost, if you haven't already, you will need to download the free SMFCU APP from the APP store applicable for your phone. Everyone will be required to log into the mobile app using the same username and password you use to access ItsMe247 and sign off on the User Agreement. Additionally with this RDC upgrade we are giving you some options for logging into your mobile APP (see page 2 for information about MACO which describes how to sign on with alternate options). The link to RDC is found at the bottom of the screen (look for the paper plane icon that says Move Money.) Once you accept the "Terms of Use Agreement" there, the pending registration is sent to the credit union for approval and we will respond promptly. Please note, not all members will qualify for RDC. If you have a history of returned deposits or develop a pattern of returned deposits, the service will be suspended. Members

who are new to the credit union (less than 90 days) will have a 3 day hold on any RCD deposits. Once the registration process is completed and you have been approved, you are ready to click and send. Now for some important details. Before you take the picture, endorse the check and write on the back "For remote deposit only to Spokane Media FCU". The app gives you a window to center the image. Take a picture of the front and back of the check and hit send. The image is on the way to the credit union to be approved for posting. You will receive a confirmation or rejection message. (Hold on to the check for a week or so, then you can destroy it.) Deposit accounts must be savings or checking. Because this is not an automated system, we will check for deposits at 9am, 10am, 12pm, 2 pm and 5pm Monday through Friday. If you need immediate credit, please call us and we will deposit it right away! Some guidelines —the maximum amount **per item** is \$3,000.00. Maximum amount **per day** is also \$3,000.00 with a total number of **5** items. Checks may be rejected for bad MICR numbers (found on the bottom of the check), duplication, foreign items, or checks not made out to you. We know you will LOVE it and we are ready to answer your questions and to get you started!! Please refer to the link on our website (Latest News) for detailed instructions and helpful hints.

6103 N Astor St. Spokane WA 99208

509.838.8960 Fax 509.456.4697

www.smfcu.org



*Serving Spokane
Since 1938* 

And introducing....



Multiple Authentication Convenience Options

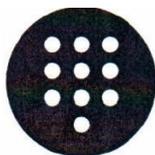
Technology is rapidly evolving and we want to keep up with the changes. In addition to Remote Deposit Capture, we are offering **MACO**—Multiple Authentication Convenience Options, at no cost to members! MACO is compatible with both Android and Apple devices that support biometric logins. The MACO system does not offer enhanced security, but increased convenience when you log in. You are able to select one or all of the MACO options to access Mobile Banking services—

voice recognition, a 4 digit PIN, using your fingerprint or facial recognition. It's easy to enroll in MACO! First you enter your log in credentials used for *ItsMe247*. The MACO User Agreement needs to be accepted (first time only) and you will see the task bar (**shown below**) so you can select the method(s) you prefer. The app will prompt you through adding your fingerprint, providing a frame to record your face, a phrase to repeat if you are using voice and the spot to set

your 4 digit PIN. If you use more than one option, it will default to the method used last time you logged in. You have the option to un-enroll in MACO or to disable it if your device is lost or stolen. If you have multiple accounts at the credit union, you will only be able to use MACO to log on to one of your accounts, per device. Step by step instructions, FAQs and helpful hints are found on the MACO link on our website (under Latest News). Or give us a call and we can walk you through it.



Voice Recognition



PIN



Fingerprint



Face Recognition

Skip-a-loan AND do a good deed!

How would you feel about a chance to do a good deed and benefit as well with some extra holiday cash? Yes indeed, as we do every year, we are again offering our Skip-A-Loan program. For just a \$10 donation, qualified members (**see Loan Extension Terms on page 4 of this newsletter**) can skip their November **OR** December loan payment. Your donation will be split \$5.00 for Credit Unions for Kids, a division of the Children's Miracle Network (CMN) and \$5.00 for the Credit Union Legislative Action Fund (CULAF). The network of 160 Children's Miracle hospitals across the country delivers critical treatment to over 7 million children annually. Credit Unions for Kids work with our local hospitals to help ill children right here in our community. All money that is raised here stays here. The donations for CMN are tax deductible. CULAF is a political action administered by the Washington Credit Union League. Donations to CULAF are used to support candidates running for office on a non-partisan basis who are "credit union friendly." The contributions to CULAF are NOT tax deductible for federal income tax purposes. Make your holidays more merry and help two worthwhile causes. Return the completed form and we'll take care of the rest...call us at 838-8960 for further information or with any questions. Thank you!

THANK YOU!!

For helping us celebrate
our **80th** anniversary

In honor of this event, we are
offering a special CD rate of

1.80%

*One year term, available now
through November 30, 2018*

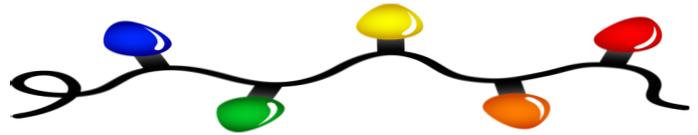
(or until we have \$500,000.00 in new funds)

Minimum deposit \$1000.00



1.82% APY=

Annual Percentage Yield



Jingle, Jingle.. it's the best time of the year for a

HOLIDAY LOAN!!

8% APR*

Loan term is 12 months, \$2,000.00 maximum

New funds only please, OAC.

This rate and term is in effect now through
December 31, 2018.

Apply On-line or call for an application.

*APR=Annual percentage Rate

NOTICE OF FEE CHANGES

Effective November 1, 2018

NSF Return/Paid.....	\$25.00
Cashier's Check.....	\$2.00
Return on Deposit Item.....	\$20.00
Dormant Account.....	\$10.00
Bad Address.....	\$2.00
Stop Payment.....	\$25.00

We are only here because of
you....thank you for a wonderful
year and for your membership.

Our members are
truly the best!



HOLIDAY CLOSURES

Veteran's Day Observed November 12

Thanksgiving Days November 22, 23

Christmas Eve close at 3 December 24

Christmas Day December 25

New Years Day January 1

LOAN EXTENSION TERMS

1. Your \$10 donation is per loan account and should be returned with your Skip-A-Payment request.
2. Only one month's extension allowed per loan per year.
3. Extension requests must be received at least one day prior to the payment due date.
4. This offer is **not** valid for HELOC loans.
5. This offer is **not** valid for any loan that is currently past due. If you are past due on any loan, skips for other loans will not be honored until your account is brought current.
6. Offer not valid for any loan having had an extension during the last six months.
7. Your normal monthly payment will resume the following month. Loan extensions extend the term of your loan. Interest will continue to accrue on the current balance of your loan.
8. The \$10 donation is strictly voluntary and participation in the Skip-A-Payment program is not contingent upon payment of a \$10 contribution.
9. If you do not want part of your donation to go to CULAF, please indicate so on the request and your entire donation will be directed to Credit Unions for Kids.
10. The Credit Unions for Kids portion of your donation is tax deductible, however there are no federal tax benefits for the CULAF portion of your contribution.

YES! I WANT TO SKIP MY LOAN PAYMENT

I wish to make a donation to the Children's Miracle Network and the Credit Unions CULAF fund by the means marked below and in return receive an extension of my loan in accordance with the Loan Extension Terms as stated above.

_____ _____ _____
Member Name *Account #* *Date*
_____ _____ _____ **(\$10.00 per loan)**

Member Signature *Phone Number* *Donation Amount*

Donation from Savings _____ **Checking** _____ **Check attached (payable to SMFCU)**

Do you have automatic payment deduction? Yes _____ No _____

Loan # (720, 721 etc) Month to Skip (November or December)

VISA loans will automatically be skipped in Nov. DO NOT INCLUDE

I would like my entire donation to go to CMN []

