

The CUrrent

Fourth Quarter

October 2020



We Are Kicking Off International Credit Union Festivities With A **VIRTUAL** Chili Dog Day!

The now-famous SMFCU Chili Dog day is our most anticipated event every year. As we all know, 2020 has been thrown a curve with COVID-19 but we decided it was not going to stop us. Chili dogs will be eaten! Come to the credit union drive -thru on Friday Oct. 16 and pick up a gift certificate to an area business toward purchasing a chilidog. It's not the same as being here, but the sentiment remains. We want to thank you for your loyal membership throughout the years. Remember to tell your family members and co-workers that they are eligible to join too.

We exist because of you...Happy International Credit Union Day!

FRIDAY, OCTOBER 16

8AM to 6 PM

It is the worst part of our job here at the credit union....trying to stay one step ahead of the bad actors who are out to take money from you. It can take the form of Secret Shopper Scams, Craigs List fraud, "phishing" schemes, Foreign Lotteries-you name it, we have encountered it. The scary part is how convincing these criminals are. They are "trying to help" by averting a problem with your Social Security deposit they say. Or we will pay way more than the asking price on your Craigs List ad—just send the rest back to us for shipping and surprise, their check is returned as bogus. They send official looking emails or texts asking to verify card numbers and account numbers because your information has been hacked. Be wary and wise. Do not open unsolicited email requests and if called, hang up. Better to contact us at the credit union and double check than be embarrassed by your actions later. Remember, no one can threaten you with prosecution or legal action. Your money is not going to be frozen. Finally, please know there are no money fairies granting you cash in the form of lottery winnings or unexpected checks in the mail. COVID-19 has just added a whole new wrinkle by promising miracle cures and expensive protective gear. It's an endless battle and they are coming up with new ways all the time. Don't let the bad guys win—prevent, don't regret!

All I need is your Social Security number and...



Promoting inclusiveness...

That's the credit union difference!



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Since 1938

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*'Tis the time of year when
extra cash can come in handy*

**HOLIDAY
LOAN!**

5% 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, 2020
Apply on-line or call for an application.
*APR=Annual percentage Rate

AND SPEAKING OF HOLIDAYS...

Now is the time to start saving for next year by opening a Holiday club savings account. There is no minimum balance and it is easy to set up payroll deduction to have deposits go right in. Even the debit card round-up program can be set up to automatically deposit into your club account. The savings accrue at a higher rate and at the end of October, the balance is transferred to your checking account for holiday spending. It is a painless way to put funds away for the holidays. Start now, ask us how—we are here to help!

**Here in times of financial hardship
That's the credit union difference!**



**Our APP is awesome—
why don't you have it?**

It has come to our attention that not all of our members have downloaded our app. The only explanation can be that we have not done a great job in promoting it. Well here goes. The FREE app for both android and smartphones is like having us at your fingertips 24 hours a day, every day. You can check your balances, transfer money and apply for a loan. You can turn off your debit or credit card if you misplace it and set up activity alerts. Plus, you can take a picture of your checks and remote them into your account and the money is available immediately. Did we mention that you can log on with a 4 digit PIN, your fingerprint or your voice? It doesn't fix your lunch, but that's about the only thing it cannot do. It is so easy to download and we are at the ready to help walk you through installing and using it. Show your kids how tech savvy you are.



You can be this cool too!





HOLIDAY CLOSURES

Veteran's Day Nov. 11

Thanksgiving Days Nov. 26, 27

Christmas Eve close at 2 Dec. 24

Christmas Day Dec. 25

New Years Day Jan. 1



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

The COVID-19 pandemic has been very difficult but some bright spots have come out of it. Now more than ever, we rely on our various communities. Whether it is the medical and front line workers who serve us, your family support or even your credit union—all of us are part of one big cooperative. On October 15, the world comes together to highlight and celebrate **International Credit Union Day**. If you are a numbers cruncher, think about this. This year, you are one of 260 million credit union members who belong to 75,000 credit unions in 109 different countries. Wow! So not only do credit unions offer lower loan rates and higher savings rates, as a part of a cooperative, we lend a helping hand to those in our neighborhood. Our local food banks have been hit hard by COVID-19. Because of job losses and school closures, food insecurity is a huge concern. As a part of ICUD, we aim to raise \$500.00 for Spokane's Women's & Children's Free Restaurant. Small amounts together add up to a lot. So if you can spare even \$1.00 we can reach our goal. Call us and we can do a transfer or drop by the credit union drive through. Let's help feed our hungry Spokane neighbors. Our members are indeed the best part of us and of our global community. **Thank you for your membership and generosity!!**

WE LOVE TECHNOLOGY—DON'T YOU?

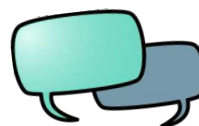
We are highlighting two ways to communicate with us without coming to the branch. Because COVID-19 has limited (or eliminated) lobby traffic right now, we want to make it easy to send and receive information. The first way is an oldie but goodie—The Virtual Strongbox. You can find this right on the



ItsMe247 home banking website under the **DOCUMENTS TAB**. One click and your FREE storage space is ready to go. Need to sign loan docs and don't want to leave the house? We are able to zip them right into your strongbox. Sending a payment and need a receipt? We can post it there. Plus, you can store personal documents such as wills, tax returns—any important papers safely and securely. Look for the link under the sign up button to send you on a virtual tour that walks you through all the features. It's awesome!

We also have the ability to contact you through our **Mobile Text Banking**. It is easy to enroll on our app under Text Banking or on the *ItsMe247* home banking website—just find the **Go Mobile tab** on the toolbar. There is a menu of available options such as checking your balances, transferring funds or setting up balance alert and ACH notifications. It's as easy as texting your request to **46247** and receiving an instant reply. You can stop the service at any time. Message and data rates may apply so it is best to check with your wireless provider to confirm your plan. We can deliver messages to all major carriers such as AT&T, Verizon Wireless,

T-Mobile, Metro PCS, US Cellular, Alltel, Boost Virgin Mobile and 25 others.



Give us a call with any questions. We are happy to help get you enrolled today.

**Caring for our members
and our community,**

That's the credit union difference!



LOAN EXTENSION TERMS

1. Your \$10 donation is per loan account and should be returned with your Skip-A-Payment request.
2. Extension requests must be received at least one day prior to the payment due date.
3. This offer is **not** valid for HELOC loans.
4. 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.
5. 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.
6. The \$10 donation is strictly voluntary and participation in the Skip-A-Payment program is not contingent upon payment of a \$10 contribution.
7. 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.
8. 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 Union’s 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 []