

# The CUrrent

Third Quarter

October 2021

## We are celebrating International Credit Union Day



We love to recognize International Credit Union Day as it is a celebration of all of you—our members who are a part of the worldwide credit union family. Normally, we observe it with Chili Dog Day in October but due to on-going COVID-19 restrictions, we sadly must cancel this year's event. However, we had a great idea. Did you know that part of the credit union spirit is the pledge to give back to the communities they serve? We want to fulfill that commitment and have opted to take the money that we would have spent on chili dogs and have lunch delivered to a deserving local charity. Since we have a few weeks to make a selection, we would love your input. If you know of a worthy local organization who we could take lunch to, please let us know. We look forward to the day that we can again host Chili Dog Day, but until then we think this is a great alternative. We appreciate your suggestions and ***thanks for being a great member of SMFCU!***

## THANK YOU!

For following mask mandates and keeping us and all of our members safe.

## HOLIDAY CLOSURES

Veterans Day

Wednesday, November 11

Thanksgiving Days

Thursday Nov.25, Friday Nov 26

Christmas Eve

Friday, December 24 close at 1PM

Stumped for holiday gift ideas? VISA Gift cards are the perfect present for anyone. We have a variety of designs-you just pick the amount. Let us help you de-stress your holidays!

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## 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 below.

_____	_____	_____
<i>Member Name</i>	<i>Account #</i>	<i>Date</i>
_____	_____	_____ <b>(\$10.00 per loan)</b>
<i>Member Signature</i>	<i>Phone Number</i>	<i>Donation Amount</i>

**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 NOVEMBER DO NOT INCLUDE**

Loan # \_\_\_\_\_      Loan # \_\_\_\_\_

Loan # \_\_\_\_\_      Loan # \_\_\_\_\_

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

### 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.