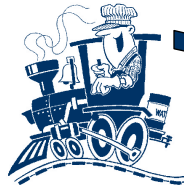


**STONEHAM
MUNICIPAL
EMPLOYEES
FEDERAL
CREDIT
UNION**



The MoneyLine Expre\$\$

A Quarterly Newsletter Published for our Members

Website: www.smefcu.org

Fall 2011

INSIDE THIS ISSUE:

- * No Card Tricks Here! * 5 Easy Steps to Switch Checking 1
- * Online Savings Bond Purchases * Sprint CU Discount Plan 2
- Loan Application 3
- Rate Sheet 4

SPECIAL POINTS OF INTEREST:

- ☺ **Start Your Holiday Club Today**
No better time to prepare for next year's holiday shopping. This year, 120 members set up automatic deposit and saved over **\$165,000!**
- ☺ **E-Statements**
Why wait for PAPER? Access your accounts monthly with **Electronic Statements**

HOLIDAY CLOSINGS

- November 11th ...
Veterans Day
- November 24th ...
Thanksgiving Day
- December 24th and
December 26th ...
Christmas Holiday
- December 31st and
January 2nd ...
New Year Holiday

We DON'T Do CARD TRICKS Here!

Stoneham Municipal Employees Federal Credit Union wants to reassure its members that it does not intend to charge monthly debit card fees.



Some national banks are testing fees in select markets, while others were set to implement them in October.

The credit union wants its members to know these fees Will Not be adapted here and heading to their pocket-books.

As a not-for-profit, member-owned, community-based credit union, we answer to our members, not to shareholders or Wall Street. One of the many benefits of credit unions is that we are able to pass those savings onto our members in the form of lower or no fees.

FED UP With FEES? - 5 Easy Steps To Switch



1. **Select Your Credit Union** - If reducing fees is your top priority, take note of all the different types that may be triggered by everyday bank transactions or services. These include not only debit card fees but also monthly maintenance fees and overdraft fees.
2. **Open Your Checking (Share Draft) Account** - You need to open the new account before you close the old one. You'll also need to fund your new CU account with some amount of money. Write a check from the old account or do an electronic funds transfer (EFT), supplying your old account number and bank routing number. These numbers are printed on the bottom-left corner of your checks.
3. **Change Your Direct Deposit** - Most people use direct deposit for their paychecks or Social Security checks. To make sure those funds arrive in your new CU account, you'll have to fill out the proper forms. You'll need the CU's nine-digit routing number and your new checking or savings account number.
4. **Check That Your Old Checks Have Cleared** - While you're in the process of switching to the CU, you'll have to keep an eye out for checks you've written on the old account. Do not close your old account until all checks have cleared--otherwise you'll wind up with a non-sufficient funds.
5. **Make Sure Auto Payments Stay On Autopilot** - If you pay many of your bills automatically, you'll need to change these payments. And it goes the other way too: If you have money automatically deposited into the old accounts, you'll need to set up those deposits to go to your new CU account.

Changing is easy



Just as with outstanding checks, be sure to keep enough money in the old account to cover any electronic payments you need to make before your new CU account is up and running. You can finally close your old account after all of the checks from that account have cleared and the automatic payments and deposits have been set up for your CU checking account.

For more Switch Kit information, contact one of our credit union staff.



U.S. Savings Bonds are Going Paperless in 2012. [Learn More.](#)

Members can continue to buy electronic bonds online at: www.treasurydirect.gov

Over-The-Counter Sales of Savings Bonds Ending

The U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via TreasuryDirect. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

Electronic Bonds will still be available online at : www.treasurydirect.gov

As a trusted resource for savings bond buyers, we wanted to be sure our members are made aware of these changes and understand they can use TreasuryDirect to buy electronic bonds in the future.

Source: U.S. Department of the Treasury, Bureau of the Public Debt



Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click **www.SprintSave4CU.com**.

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the **NACUC_ZZM Corporate ID.**



*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

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APPLY TODAY! You can either fax this application to (781) 438-6224 or mail it back to us

Consumer Loan Application

<u>Applicant (Please Print)</u>			<u>Co-Applicant (Please Print)</u>																																																		
<u>Name</u>			<u>Name</u>																																																		
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<u>Address</u>			<u>Address</u>																																																		
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Pre-approved loans are valid for a period not to exceed thirty days from the date of the approval. A pre-approval loan guarantees the term of the loans and the maximum amount to be financed as indicated on the loan application. I/We understand that knowingly making a false statement or willingly overvaluing any land, property or security for the purpose of influencing the action of a federal credit union is a CRIME in violation of section 1014, Title 18, United States Code. In considering this application, I/We authorize the Credit Union to request and use a report from outside reporting agencies. The Credit Union may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which I/We are applying.

Signature of Applicant _____ **Date** _____

Signature of Co-Applicant _____ **Date** _____

Stoneham Municipal Employees Federal Credit Union
 40 Pine Street Stoneham, MA 02180 Phone: (781) 438-3959 **WEBSITE:** <http://www.smefcu.org>

Credit Information

Provide the following information about applicant, and if applicable, about co-applicant. If additional information is required, an additional application may need to be signed.

Applicant

Please check one and enter monthly payment amount.

- Mortgage/Own home \$ _____
- Rent \$ _____ per month.
- Live with relative \$ _____ per month.

Co-Applicant

Please check one and enter monthly payment amount.

- Mortgage/Own home \$ _____
- Rent \$ _____ per month.
- Live with relative \$ _____ per month.

Vehicle Information (if applicable)

Please attach a copy of the Purchase and Sales agreement including: Total mileage, Year, Make, Model, and Vin ID#.

General Information (All loans)

I/We hereby apply for a loan of \$ _____ to be repaid in _____ successive monthly. If the loan is granted, the proceeds will be used for the following **purpose:**

Check off: Loan Type - Pay Method - Credit

- | | |
|--|---|
| <input type="radio"/> Personal | <input type="radio"/> ACH/Direct Payment |
| <input type="radio"/> Personal L-O-C | <input type="radio"/> Monthly Loan Transfer |
| <input type="radio"/> New Vehicle | <input type="radio"/> Payment Booklet |
| <input type="radio"/> Used Vehicle | |
| <input type="radio"/> Vehicle-Transfer | <input type="radio"/> Life Ins Paid—Single |
| <input type="radio"/> Share Secured | <input type="radio"/> Life Ins Paid—Joint |
| <input type="radio"/> Overdraft L-O-C | <input type="radio"/> Disability Ins—Single |

For office use only:

Date: _____ **Approved:** _____

_____ **Disapproved:** _____

Special Terms/Comments: _____



**STONEHAM
MUNICIPAL
EMPLOYEES
FEDERAL
CREDIT
UNION**

LOAN RATES AND TERMS

^Rates are subject to change without notice

MAIN ADDRESS
40 PINE STREET
STONEHAM, MA 02180

BRANCH ADDRESS
200 JEFFERSON ROAD
WILMINGTON, MA
01887

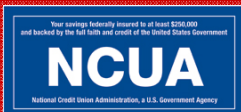
We're on the Web!
www.smefcu.org

TELEPHONE
NUMBERS
781-438-3959
978-658-5394

FAX NUMBERS
781-438-6224
978-988-0727

EMAIL
OFFICE@SMEFCU.ORG

AUDIO RESPONSE
781-438-3092
978-658-2122



**Please go to “<http://www.smefcu.org/>”
for our
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Loan Rates and Program Specials**

**ASK ABOUT OUR
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AND
OTHER MORTGAGE PRODUCTS!**

SAVINGS RATES AND TERMS

**Please go to “<http://www.smefcu.org/>”
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