

**Stoneham
m.e.
Federal
Credit Union**

Serving members since 1963



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HOLIDAY CLOSINGS

Monday May 29, 2017
Memorial Day

Tuesday, July 4, 2017
Independence Day

Monday, September 4, 2017
Labor Day



Federally Insured By The NCUA.



The MoneyLine Expre\$\$

A Quarterly Newsletter Published for our Members

Website: www.smefcu.org

Spring 2017



First mortgages and home equity loans from Stoneham m.e. FCU are the keys to hassle-free home ownership!

FIRST MORTGAGES

Unlock your dream home - sooner than you think - with a payment you can afford. We have the mortgage to fit your needs, budget and lifestyle.

- One-to-four family owner-occupied residences only
- Competitive interest rates
- Free preapproval
- First-time homebuyer options available

HOME EQUITY LOANS AND LINES OF CREDIT

Cash in on your home's equity with a loan or line of credit, and use the money for big projects or expenses. Enjoy our low rates and flexible terms, as well as:

- No points, no annual fee
- No application fee
- Loans up to \$100,000

Ready to start planning?

Visit our website at smefcu.org, stop by either branch or give us a call for more information and to apply for your mortgage or home equity loan today!

*Credit union pays \$300 towards closing costs as long as you advance \$20,000 at closing; line or loan must stay open for 36 months. Primary residence only.

ANNUAL MEETING

Join us for the credit union's **54th Annual Membership Meeting** on Wednesday, May 17, 2017 at 3:30 p.m.

The meeting will take place at our Main Office on 40 Pine St. in Stoneham, MA 02180

Light refreshments will be served

The entire Credit Union benefits when members participate. That is why we invite every member to attend.

Nominations for 3-year term:

Maria Garuti, Incumbent

Joanne Anderson, Incumbent

Herb Batchelder, Nominee

Contact the Nominating Committee Chairperson: Ann Marie Waugh with additional nominees at annmarie@smefcu.org.

Stoneham Office
40 Pine Street
Stoneham, MA 02180
781-438-3959 / fax 781-438-6224



Wilmington Office
200 Jefferson Road
Wilmington, MA 01887
978-658-5394 / fax 978-988-0727

Allpoint provides you with the freedom to get your cash where you want, when you want, wherever you are... without the ATM fees. With over 55,000 ATMs in the Allpoint Network, your cash is never far away. Just look for the Allpoint logo or, better yet, use our [locator](http://www.allpointnetwork.com/locator.aspx) : <http://www.allpointnetwork.com/locator.aspx> or [mobile app](http://membersstaging.allpointnetwork.com/AllpointMobile.aspx) : <http://membersstaging.allpointnetwork.com/AllpointMobile.aspx> to find the nearest Allpoint ATM.



Children's Book Drive

Stoneham m.e. Federal Credit Union will be participating in a month long "Children's Book Drive" starting April 1st. Working with the Massachusetts Coalition for the Homeless, we will be collecting children's books which will be distributed to many non-profit agencies and communities throughout the state. Please help us with our collection by bringing new and/or used children's books to either our Stoneham or Wilmington branches during the month of April.



Thank you for your help!

Would you like to take a
vacation from your loan payment?



Skip-A-Payment - Now Offered All Year Round!

Whether you're looking for some extra holiday spending money, summer vacation cash, or just need an extra helping hand throughout the year...we're here for you! We want to help by providing you the option to skip one of your monthly loan payments, now available throughout the entire year!

SMEFCU's Skip a Loan Payment program is a great way to potentially ease your monthly budget. Imagine your financial possibilities with at least one less payment to make!

If you're a member in good standing with the credit union, you may skip a loan payment due any time of the year. No pre-approval is necessary to take advantage of this offer, but you will want to plan in advance to allow time for processing your request. A processing fee of \$25 per loan will be assessed, and interest will continue to accrue on your unpaid loan balance, which may extend the maturity date of your loan.

How To Sign Up

If you'd like to take advantage of this program simply ask for a Skip-A-Payment Form and drop it off at our nearest branch or mail it to:

Stoneham M.E. Federal Credit Union, Loan Servicing Department
40 Pine Street
Stoneham, MA 02180

Please submit the form at least 10 days prior to your usual loan payment due date. If you have questions about the form or program, please call us at (781) 438-3959 or (978) 658-5394.