

NEWSLETTER



Get Out and See New Places An Auto Loan from SMFCU Can Help Get You There

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HERE
for more
info

- ▶ Rates as low as 2.24% APR*
- ▶ No Payment for First 90 Days
- ▶ \$50 Visa Gift Card on Loans of a Least \$5,000
- ▶ Free Full Carfax Report for Used Cars (\$39.99 Value)

Whether it's new, used, or refinanced your money goes further with our great rates!

*APR is Annual Percentage Rate. The rates are quoted "as low as" with a rate discount for auto pay and may vary based on your creditworthiness. Rates may vary from the rate shown. Other terms and rates available. New auto loan monthly payment amount per \$1000.00 borrowed at 2.24% with auto pay for 48 months is \$22.00. Add .25% APR to rates if manual payment is made. Interest will accrue during the first 90 days without payment. Offer good to qualified borrowers through June 30, 2021. \$50 VISA Gift Card is limited to eligible credit union members that open a new auto loan or refinance an auto loan from another financial institution of at least \$5,000 between April 1, 2021 and June 30, 2021. Offer valid on auto loans currently financed with a lender other than South Metro Federal Credit Union and new loans. Terms, rates and conditions are subject to change without notice. Must be a SMFCU member. Member responsible for any applicable taxes.



The Best Way to Buy a Used Car + Five Things You Should Avoid

In this guide, learn the smart way to buy a used car.

- ▶ What you need to research and resources to help you find the right information.
- ▶ What you should be looking for in an inspection and test drive.
- ▶ What you can actually afford and understanding total loan cost.

Plus, each section has additional link to more in depth articles from MoneyEdu!



FINANCIAL LITERACY MONTH

APRIL 1-30

We want to empower you to make smarter decisions with your money.

Each week in April, get a short article with valuable insights from **Alyssa Walford**, Consumer Lending Lead, CCUFC & **Kristin Chim**, CFS® Financial Advisor CUSO Financial Services, L.P. (CFS*) about a different component of financial literacy.

borrow

Ins and outs of taking out a loan and how to increase your credit health.

WEDNESDAY, APRIL 7

spend

Budgeting, tracking your spending, and tips on how better manage your money.

WEDNESDAY, APRIL 14

save & invest

Importance of saving money and how investing can make your money work for you.

WEDNESDAY, APRIL 21

plan & protect

Starting a financial plan and the importance of reviewing your insurance needs.

WEDNESDAY, APRIL 28

Check out our website and make sure to subscribe to our mailing list to see valuable information on each of these topics!

South Metro
FEDERAL CREDIT UNION
Get There. Start Here.

<https://www.southmet.com/project/april-is-financial-literacy-month/>



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), and Sorrento Pacific Financial, LLC ("SPF"), registered brokerdealers (Members FINRA www.finra.org /SIPC www.sipc.org) and SEC Registered Investment Advisors. Products offered through CFS/SPF: **are not federally insured, are not guarantees or obligations of credit unions or banks, and may involve investment risk including possible loss of principal.** Credit unions and banks contract with CFS/SPF to make non-deposit investment products and services available to credit union members or bank clients.

Are you being **scammed?**



Check scams are common, and we want to make sure you have all the information you need to avoid being scammed. Check payment is common in scams like, online sales, car wrap advertising, romance or online dating, job and secret shopper, and family emergency scams, just to name a few.

Keep yourself and your money safe by noticing the red flags.

If you are suspicious about a check you received, ask yourself:

- ▶ Did you receive a check that you weren't expecting?
- ▶ Is the check for more than you expected?
- ▶ Are there multiple people or names involved? Who is the check from?
- ▶ Did you receive specific instructions on how to deposit the check?
- ▶ Are you being directed to act quickly to make the deposit, and return the money?
- ▶ Are you asked to send money back using an immediate form of payment such as, a money order, gift card, wire transfer, or mobile payment?

- ▶ Does the person who send the check keep pushing or asking when you're going to send the money?

If you answered yes to the above questions, you may be getting scammed. Before you do anything else, contact us and we will help you assess the situation and verify the item. Moving forward or going along with what your being told could leave you with a large monetary loss, and unfortunately the liability is yours.

Please call us or visit the Federal Trade Commission Website below for more information on common scams, what to do, and how to report a scam.

<https://www.consumer.ftc.gov/features/scam-alerts>

South Metro Federal Credit Union • 952-445-0888

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SMALL SAVINGS ADD UP
**YOU COULD BE SAVING
UP TO \$360 PER YEAR
ON WIRELESS**

Keep your phone, number and network
and save when you switch to
no-contract wireless.

START SAVING

Annual Meeting Save the Date

South Metro Federal Credit Union's 27th Annual Meeting has been postponed.

**MARK YOUR CALENDARS
FOR THE NEW DATE.**

**➤ Tuesday, September 28,
2021**

Please watch for future updates regarding the 2021 Annual Meeting.

QUESTIONS?
Contact Us

South Metro
FEDERAL CREDIT UNION

Visit www.SouthMet.com
Call **952-445-0888**
Email MemberServices@SouthMet.com

