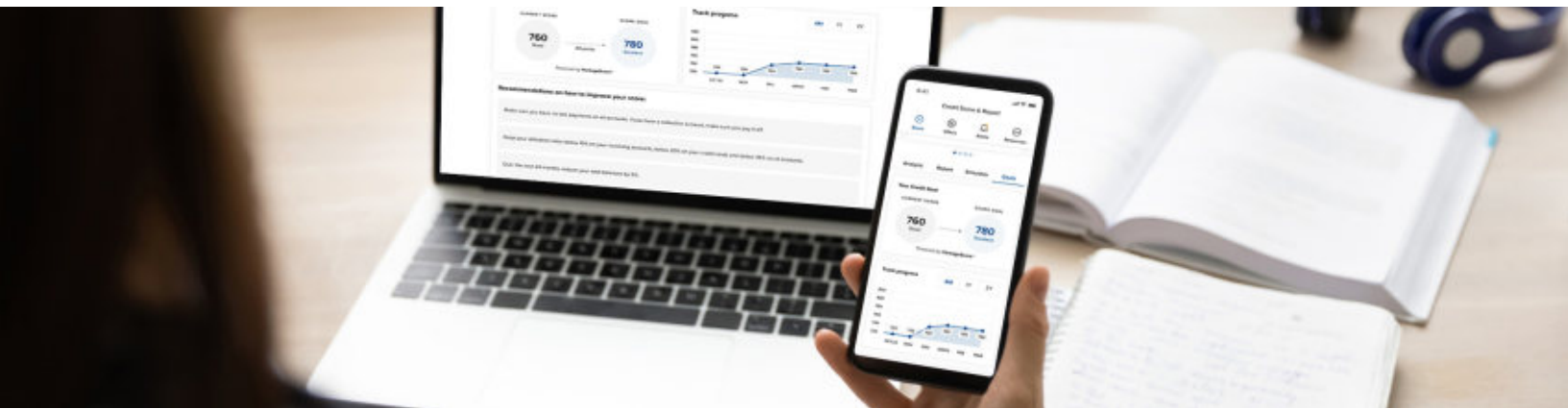


NEWSLETTER



MONEYEDU ARTICLE

Credit Reports and Scores

This article will discuss:

1. What is credit?
2. What is a credit report?
3. What is a credit score?
4. What information is on your credit report.
5. How to get a free credit report and what to look for when reviewing it.

Read more about your credit report and score in this MoneyEdu article:

[Read More](#)

PRODUCT SPOTLIGHT

CreditSense by SavvyMoney

Here at South Metro we prioritize your financial well-being. We are making it easier for you to monitor your credit score by offering CreditSense Powered by SavvyMoney for FREE. You can now check your credit score each time you log into your mobile or online banking!

To use this free service, simply access through online banking or your mobile banking app. In the mobile app, sign in and select "My Credit Score" under the Quick link on the bottom.



In online banking, sign in and click the drop down arrow under the Home tab then scroll and select "CreditSense".

Some key benefits of monitoring your credit score with SavvyMoney Credit include:

1. Helps you to identify credit bureau errors which can negatively affect your credit score and ability to get a loan, rent an apartment, or get a job.
2. Prevent identity theft through free credit monitoring. Watch for things like new accounts being opened, changes in address or anything else that looks "off".
3. Understand what influences your score, and make the right financial choices.
4. Increasing your score can help you qualify for lower interest rates and save you money. The better your score, the better the rates!

SCAM ALERT Medicare Fraud Prevention [Report scams here.](#)

Did you know that abuse, mistakes, and fraud cost the Medicare system an estimated \$60 billion a year? There are a few things that you can do help detect and prevent fraud. Consider these things if you have medicare:

- Do not give out your medicare number or any information to anyone over the phone. The real medicare people wouldn't need your number - they already have it!
- Review your Medicare Summary Notices (MSN) and Explanations of Benefits (EOB), either on paper or at Medicare.gov. Look for services and products that Medicare was billed but didn't receive.
- If you suspect Medicare fraud, call your health care provider or plan and ask for an explanation. If you still have questions call your local [Senior Medicare Patrol](#) to find out where to make a complaint. Or call Medicare at 1-800-MEDICARE. If you got COVID tests you didn't order, tell the Health and Human Services Office of Inspector General [online](#) or at 1-800-HHS-TIPS (1-800-447-8477).

[Visit the FTC Website to Learn More](#)

Employee Highlight: See it, Say it Make a Difference Program

We strive to empower our team members to make a positive difference with our "See it, Say it, Make a Difference" program. Team members recognize their peers for their day to day acts of team work and going above and beyond their regular duties.

After each quarter, we recognize one team member who has made a positive difference in the workplace. At the end of the year, the four team members choose a charity to "give back" to in the form of a donation.

The 2022 4th Quarter Winner is:



Amanda Wulfkuhle
Senior Lending Specialist. Amanda has been with us since November of 2017.

What do you enjoy most about working for SMFCU?

I have been working for SMFCU for a little over 4 years now and I love how we are like a family here! My colleagues and the members we serve are why I enjoy coming into work each day. I love how our credit union makes a difference in our community and I feel fortunate to be employed here!



#ICYMI SMFCU Annual Meeting

It was so nice to see our members and SMFCU team members come out on Tuesday, May 9th to make our 2023 Annual Meeting a success!

Click on the link below to read more, view the 2023 Annual Report, and view the recorded Webex presentation.

[Read More](#)

Upcoming Events

Smoke Signals - The Little Market That Could

We proud to be a part of this fresh open air community MNGROWN Farmers Market.

Every Thursday
June 15 - September 14 | 3:45 PM - 7 PM
[Sherpherd of the Lake Luthern Church](#)

[Check out the event page here](#)

July 3rd Business Expo

Free event! Local businesses showcase products and services.

July 3, 2023 | 2-4 PM
City Center Park - Chanhassen

[Check out the event page here](#)

National MN Youth Combine & Play for Fun

Kids 1st-8th grade.
Open to the public and FREE admission.
Bring the whole family

July 8, 2023 | 8 AM - 3 PM
Jefferson High School - Bloomington

[Register and check out the event page](#)

Rhythm on the Rails

FREE, seven-week outdoor concert series!

Every Wednesday
June 21 - August 9, 2023 | 8 AM - 3 PM
Lewis Street - Shakopee

[Check out the event page here](#)

Prior Lake Days

Stay tuned for more information on these fun community events:

Business Expo/Wine Tasting
Fri August 11, 2023 | 6:30 PM - 9:00 PM
Downtown Prior Lake

Vendor Village
Sat August 12, 2023 | 1:00 PM - 10:00 PM
Downtown Prior Lake

[Check out the event page here](#)

2023 Summer Holiday Closures

Juneteenth - Monday June 19
Branches Closed

Independence Day - Tuesday July 4
Branches Closed

Labor Day - Monday September 4
Branches Closed

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Entertainment



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& concert tickets,
and more!

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