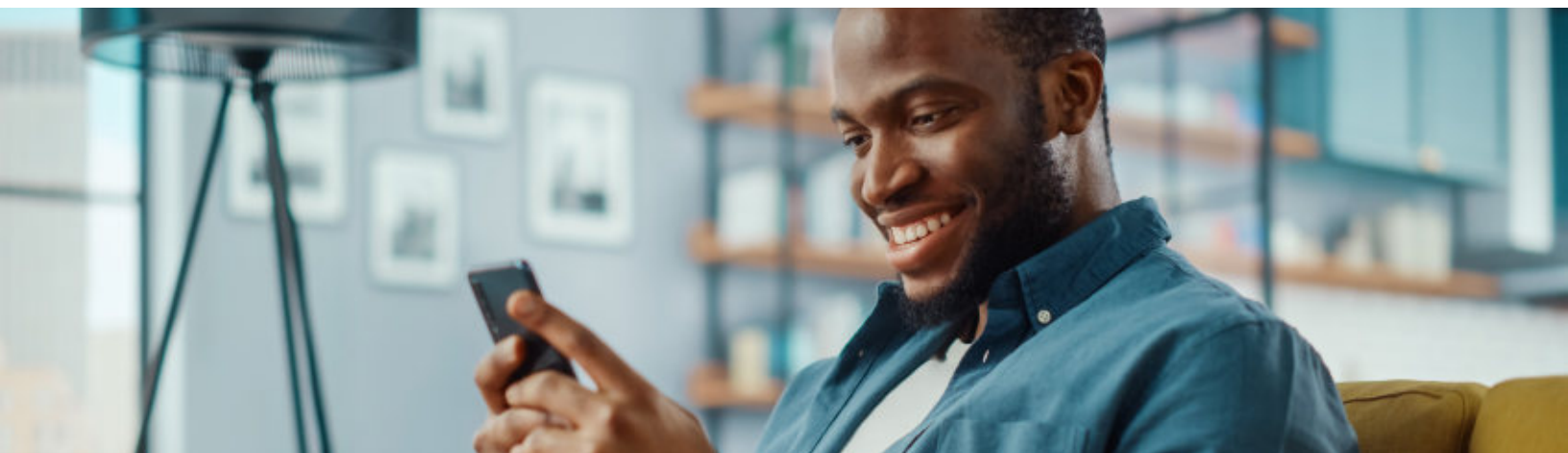


NEWSLETTER



MONEYEDU: THIS WEEK

Make sure to check out this week's short and real-world articles that are themed around a particular topic.

Check out the latest topics that were covered:

- *The Gotcha Economy*
- *The scoop on phone, gym, and cable fees*
- *Payday loans and fee based financial services*
- *Get better investment returns with lower fees*

Read all the This Week articles and so much more! Click on the link below:

[Read More](#)

FEATURE SPOTLIGHT

New Card Management Features Available in our Mobile App.

Using the new card management features, you can:

- Set card controls by location, merchant type, and spending limits.
- View spending insights for a clear picture of when and where your purchases were made.
- Add travel plans so you can use your card worry-free.
- Quickly add your cards to your device's digital wallet.
- Receive transaction alerts, fight fraud, quickly reach support, and more!

Just make sure your app is up to date and simply tap My Cards to get started.



For any questions, please call us at 952-445-0888 or email us at memberservices@southmet.com.

[Click Here to Learn More!](#)

SCAM ALERT Fake Emergencies

Someone calls or contacts you saying they're a family member or close friend. They say they need money to get out of trouble. Not so fast. Is there really an emergency? Is that really your family or friend calling? It could be a scammer.

- Scammers will be very convincing. They might know details about you that they found from social media, the internet or just by guessing. They could also pretend to be an authority figure like a police officer or doctor that is with your loved one.
- They will sound urgent and play on your emotions to get you to wire them money via Moneygram, send cryptocurrency, or buy gift cards and give them the numbers.
- Don't always trust the voice on the line. Ask them a question only they would know, hang up and direct dial their number, or call a trusted family member or friend in your circle.
- [Click here](#) to learn what to do if you paid a scammer.

[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!



NO PURCHASE NECESSARY. [CLICK HERE](#) FOR OFFICIAL RULES.

SEASON OF
Giving & Receiving

Qualify for a chance to win \$5,000 with online and mobile banking

When you participate in our Season of Giving & Receiving Sweepstakes, we're donating \$1 to Good360 and giving you a chance to win \$5,000 with each qualifying digital banking transaction!

[Ready, Set, Win](#)

Upcoming Events

9th Annual Visit with Santa!

Saturday, December 2
10 AM - 12 PM
[8001 Old Carriage Ct. Shakopee, MN 55379](#)

Please join us for this free event!
Treats, activities, prizes, and giveaways.

[Add to Calendar](#)

Toy and Food Drive

This holiday season we are partnering with CAP Agency to collect toys and food for local families in need.

Bring a new, unwrapped toy or non-perishable food to our Prior Lake or Shakopee branch starting November 20th.

Feel free to bring items to our Santa event!

2023 Fall/Winter Holiday Closures

Veteran's Day - Saturday, November 11
Branches Closed

Thanksgiving Day - Thursday, November 23
Branches Closed

Christmas Day - Monday, December 25
Branches Closed

New Year's Day - Monday, January 1
Branches Closed



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& concert tickets,
and more!

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