

NEWSLETTER

April is Financial Literacy Month!

Did you know that President Obama designated April as National Financial Literacy Month in 2010, saying that America's recent financial crisis "was the result of both irresponsible actions on Wall Street and everyday choices on Main Street." (source)

Empower yourself! Being prepared and having the necessary knowledge and resources is the first step to empowerment.

Don't know where to start? Our experts can help!



Alyssa Walford
Credit Union
Certified Financial
Counselor

Financial Education
Specialist

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- Financial Management
- Debt Management
- Credit Building & Repair

Some words of wisdom from Alyssa:

Many of us haven't thought much about which financial goals really matter most. Instead, we muddle through our financial lives, spending to meet day-to-day expenses that dominate our attention. That's why to get what you want most you must: 1) Decide which goals will take priority 2) Work toward the lesser goals only after the really important ones are well provided for. Need help prioritizing and executing your financial goals? I'm here to help.



Kristin Chim, CFS
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- Financial Planning
- Life Insurance
- Retirement Planning
- Wealth Management

Some words of wisdom from Kristin:

In today's market, it's essential to work with a Financial Advisor who can provide you insight and guidance based on an understanding of your unique situation. Whether it's developing sound solutions for your retirement, generating income, or protecting your assets through insurance, I'm here to help.

Available through CUSO Financial Services, L.P.

Non-Deposit investments products and services are offered through CUSO Financial Services, L.P. (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. South Metro Federal Credit Union has contracted with CFS to make nondeposit investment products and services available to credit union members.

Annual Meeting Notice *You are Invited!*

25th Annual Meeting of South Metro Federal Credit Union



Tuesday, May 7, 2019

5:30 PM to 6:00 PM

The Link Event Center
2400 Trail of Dreams
Prior Lake, MN 55372

Light Refreshments & Prizes

As a credit union member, you are invited every year to participate in the annual meeting of the membership. At the meeting you get to choose which volunteer sits on the board of directors for our credit union. *This is one of the many ways that credit unions differ from a traditional bank.* You can voice your opinions, ask questions, and be involved in making South Metro better! You also get to meet with our credit union leadership and team members and see what's in store for the upcoming year.

To RSVP call 952-445-0888 or email us at memberservices@southmet.com



A good financial plan is a road map that shows us exactly how the choices we make today will affect our future" – *Alexa Von Tobel*

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*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. Rate available on new autos for max term of 36 months. Other terms and rates available. Monthly payment amount per \$1000.00 borrowed at 2.19% with auto pay for 36 months is \$28.73. Add .25% APR to rates if manual payment is made. Interest will accrue during the first 60 days without payment. Offer good to qualified borrowers through June 1, 2019. \$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 between April 1, 2019 and June 1, 2019. 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.



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QUESTIONS?
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