

# WELCOME WAKEFIELD MEMBERS

SMEFCU.ORG

## Welcome to Stoneham Municipal Employees Credit Union!

Wakefield Town Employees Federal Credit Union became part of Stoneham Municipal Employees Federal Credit Union through a merger that took place on September 1st.

We are excited to begin serving the Wakefield membership, and welcome all Wakefield Town Employees to the Stoneham Municipal Employees Federal Credit Union family.



### Stoneham M E Federal Credit Union Offers:

- Convenient Branch locations
- Mobile Check Deposit
- Checking & Savings Accounts
- Payroll Direct Deposit
- Roth and Traditional IRAs
- Automatic deposit and loan payment transfers
- And more!

## CHECK OUT SMEFCU'S CHECKING ACCOUNT

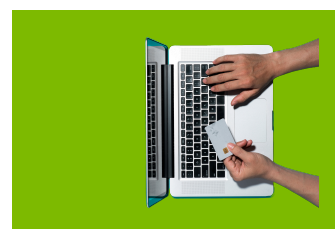
Our checking account is designed with all the features you need.

- NO minimum balance requirement
- NO per transaction fees
- VISA® Debit Card
- FREE box of basic checks for new account
- FREE box of basic checks each year for "Golden Age" members
- FREE Online & Mobile Banking – and FREE Bill Pay for the first 6-months
- E-Statements
- Online check reorder
- Overdraft Loan Protection available

## Not a member yet?

All Wakefield Town Employees are eligible to join Stoneham Municipal Employees Credit Union. Simply open and maintain a \$5.00 Share Account and we are here as a friendly, reliable and secure resource for all of your banking needs.

## Online & Mobile Banking



### Plus, Mobile Check Deposit

Sign up for Online Banking at [smefcu.org](http://smefcu.org) and then download the Stoneham M E Federal CU App from your app store. Your online banking logon ID and security code allows access to both online and mobile banking. You can check balances, transfer funds and (through Mobile Banking only) deposit checks right from your mobile device. Convenient banking at its best!

We go above and beyond.

Just like you.

Friendly.  
Reliable.  
Secure.



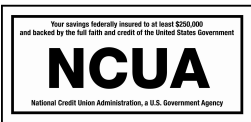
Here for all your lending needs!

We are Here to Help

If you have questions or concerns please feel free to reach out to Sue or Debbie at the Wakefield Branch by calling (781) 245-9331. Or, feel free to visit any of our branch locations for assistance.

Providing excellent member service is our number one priority. We are eager to serve and help you with all of your banking needs.

Sign up today for a Visa® Debit Card featuring access to 55,000 surcharge-free AllPoint ATMs worldwide.



**Auto & Motorcycle Loans:** *New and used car loans available. Reach out for a pre-approval so you'll know what you can spend before you shop.*

**Mortgage Loans:** *New purchase, first-time homebuyer, FHA and VA Loan programs available as well as cash-out refinancing options for owner-occupied property.*

**Home Equity Loans:** *Fixed Rate Loan and Lines of Credit available for owner-occupied property.*

**Mass Save® 0% Energy Loans:** *amounts up to \$15,000.00.*

**Personal Loans, Personal Lines of Credit, & Overdraft Protection Loans**

**Visa® Credit Card**

SMEFCU Locations

Stoneham Branch – Full Service Branch

40 Pine Street  
Stoneham, MA 02180

Hours:

Monday & Tuesday	9:00 a.m. – 4:30 p.m.
Wednesday	9:00 a.m. – 2:30 p.m.
Thursday & Friday	9:00 a.m. – 5:30 p.m.



Wakefield Branch\*

47 Tuttle Street  
Wakefield, MA 01880

Hours:

Monday & Tuesday	9:00 a.m. – 2:00 p.m.
Wednesday	Closed
Thursday & Friday	9:00 a.m. – 2:00 p.m.

\*Limited Service Branch

Wilmington Branch\*

200 Jefferson Road  
Wilmington, MA 01887  
(Closed Daily for Lunch 11:30 a.m. – Noon)

Hours:

Monday & Tuesday	9:00 a.m. – 4:30 p.m.
Wednesday	9:00 a.m. – 2:30 p.m.
Thursday & Friday	9:00 a.m. – 5:30 p.m.

\*Full Service Branch