

WELCOME READING EMPLOYEES

SMEFCU.ORG

Welcome to Stoneham Municipal Employees Federal Credit Union!

Reading Mass. Town Employees Federal Credit Union became part of Stoneham Municipal Employees Federal Credit Union through a merger on July 1, 2024.

We are excited to begin serving the Reading membership, and welcome all Reading 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
- Money Market Accounts
- 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 accounts
- FREE box of basic checks each year for members over 60 years of age
- FREE Online & Mobile Banking – and FREE Bill Pay for the first 6-months
- E-Statements
- Online check reorder
- Overdraft Loan Protection available

Online & Mobile Banking



Plus, Mobile Check Deposit

Sign up for Online Banking at smefcu.org and 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 deposit checks from your mobile device. Convenient banking at its best!

Not a member yet?

All Reading Mass. Town Employees are eligible to join Stoneham Municipal Employees Credit Union. We are a friendly, reliable and secure resource for all of your banking needs. It's easy to join. Simply deposit and maintain a minimum balance of \$5.00 in a Share Account.

We go above and beyond.

Just like you.

Reliable.
Secure.
Friendly.



We are Here to Help

If you have questions or concerns, please feel free to reach out to us by calling the Reading Branch directly at (781) 942-9019, or our main number at 781-438-3959. Visit any of our branch locations for assistance.

Providing excellent member service is our number one priority. We are eager to 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.

Here for all your lending needs!



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

Reading Branch*

218 Ash Street, Reading, MA 01867

Hours:

Monday	11:00 a.m. – 4:00 p.m.
Tuesday	12:00 p.m. – 5:00 p.m.
Wednesday	11:00 a.m. – 4:00 p.m.
Thursday	12:00 p.m. – 5:00 p.m.
Friday	11:00 a.m. – 4:00 p.m.

*Full Service

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

Stoneham 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.

*Full Service

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