



# THE QUARTERLY TIDE

## WAYS TO GET IN TOUCH:

- **PHONE (310) 450-3119**
- **FAX (310) 450-3148**
- **24 HOUR AUTOMATED TELEPHONE (888) 455-4751**
- **www.smsefcu.org**
- **E-mail: smsefcu@gte.net**
- Linda Chism, Manager/CEO  
E-mail: lindac2@gte.net
- Lisa Echeverri, Operations  
E-mail: lisae1@gte.net
- Sharon Hicks, Member Services  
E-mail - s.k.hicks4@verizon.net
- Gracie Escalera  
Loan Dept.  
E-mail: gescalera01@verizon.net



Monday—Thursday  
9:30 a.m. to 4:00 p.m.  
Friday  
9:00 a.m. to 4:30 p.m.  
Or call and leave a message on our 24  
hour Voice Mail

## ANNUAL MEETING

WEDNESDAY, MARCH 29th  
IN THE CREDIT UNION  
OFFICE. STOP BY FOR LUNCH  
AND FILL OUT A RAFFLE TICKET.

- 1ST PRIZE — FAMILY VACATION PACKAGE
- 2ND PRIZE — \$50 GAS CARD
- 3RD PRIZE — \$25 GAS CARD

## Holiday CLOSINGS

MONDAY, JANUARY 2nd  
MONDAY, JANUARY 16, MARTIN  
LUTHER KING JR., DAY  
FRIDAY, FEBRUARY 10TH,  
PRESIDENT LINCOLN'S BIRTHDAY  
MONDAY, FEBRUARY 20TH,  
PRESIDENT'S DAY

Your Savings  
At The Credit Union  
Are Federally Insured To  
**\$100,000**

**SANTA MONICA SCHOOL EMPLOYEES FEDERAL CREDIT UNION**  
1750 14th STREET, SUITE D, SANTA MONICA, CA. 90404  
**(310) 450-3119 (888) 455-4751 (24 HOUR AUTOMATED PHONE SERVICE) FAX (310) 450-3148**  
**http:// www.smsefcu.org E-mail: smsefcu@gte.net**

## Privacy Notice Disclosure

The directors, management, and staff of Santa Monica School Employees Federal Credit Union (SMSEFCU) are concerned about and respect the privacy of our members' personal financial information. We understand that our members furnish sensitive information to the credit union in the course of daily business, and the credit union is committed to treating such information responsibly. We know that our members expect privacy and security for their personal and financial affairs.

The credit union will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our members. The credit union will not provide members' personal information to non-credit union companies for the purpose of their independent telemarketing or direct mail marketing of any non-financial products or services.

If the credit union shares information with a third-party, nonaffiliated marketing firm for the purpose of telling our members about our new products or services, the credit union will enter into a written agreement with the third party that will require that party to maintain the confidentiality of the information in the same manner the credit union would and restrict its use.

**TRAVELING OUT OF THE USA?  
CONTACT THE CREDIT UNION TO MAKE  
SURE YOUR ATM/DEBIT CARD IS  
ACCEPTED IN THE COUNTRY YOU WILL  
BE VISITING.**

## WHAT'S GOING ON AT THE CREDIT UNION

- FREE CHECKING ACCOUNTS  
(certain restrictions may apply)
- GET YOUR MONEY SOONER, NOT LATER, SIGN UP FOR **DIRECT DEPOSIT**: PAYCHECK AND IRS REFUNDS
- AUTOMATED SERVICES  
Website/Internet Banking  
Bill Pay Services  
e-Statements  
Touch Tone Telephone Banking  
ATM/Debit Cards (w/ checking acct)  
Loan Applications via Web Page  
smsefcu.org



## WANT A FREE VACATION PACKAGE?

Take out a **NEW**  
**AUTO LOAN OR HOME EQUITY  
LOAN \$15,000 OR MORE and  
get a hotel package FREE.**

*Call the credit union today for details. We welcome you to bring your **AUTO or HELOC loan from other lenders to the credit union, we will match the rate or try to reduce your rate***

**Hotel packages** good for up to a family of five. Choose from 28 different locations including Hawaii, Las Vegas, Niagara Falls, San Francisco, British Columbia, Palm Springs, San Diego and Anaheim. Vacation offer is good for two years after receipt of the package so members can get the trip now and have more than a year to plan the actual vacation. Save up to 60% on additional nights and rooms.

These Golden Getaway packages are valued at up to \$800 and vary from 3 day/2 night stays to 7 day/6 night stays. Get one **FREE** with any auto loan or home equity loan \$15,000 or more. (handling fee, room tax and transportation is responsibility of recipient)

***This is not a drawing: one vacation is guaranteed with each auto or home equity loan while supplies last and will be awarded at the time the loan is closed.***

Members with current auto loans through Santa Monica School Employees FCU are not eligible for this offer, but auto loans \$15,000 or more from other lenders can be **REFINANCED** at no fee and qualify for hotel packages. Eligibility for auto loans is on approved credit and a person must be 18 years of age or older to use the vacation certificate. Certificate void if loan paid off within one year of advance. Membership and eligibility are required.

*The promotion runs from January 1 to March 31, 2006. Apply in person, mail or FAX the attached application or call the office to see if your application on file is current.*

