



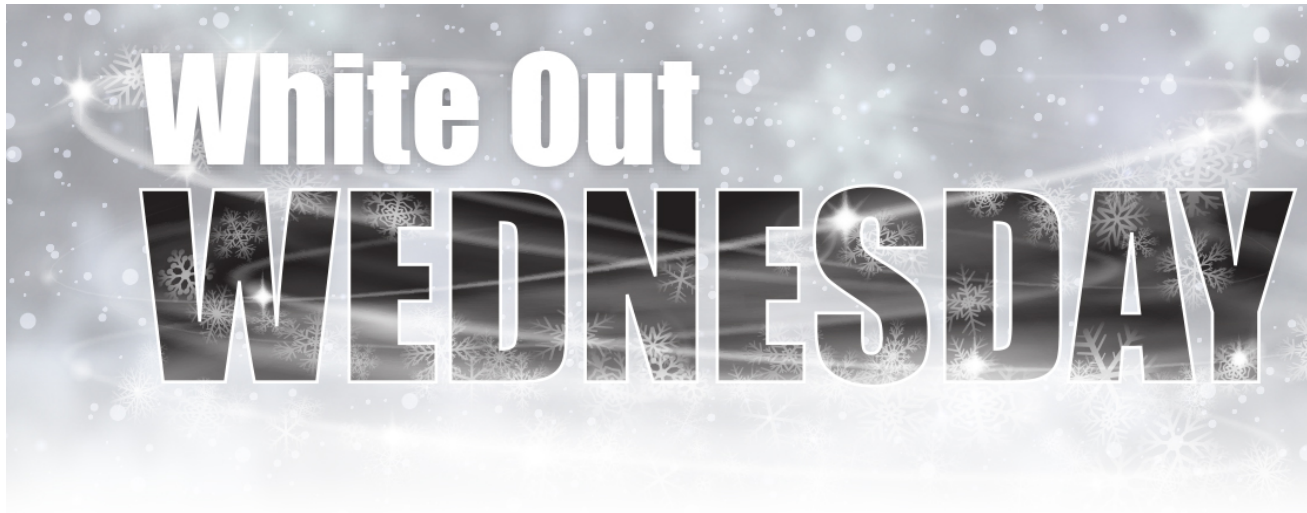

Checking & Savings


Loans & Credit Cards


Online Services


Member Services


Investments & Insurance



A special ONE DAY, ALL DAY savings event from Saginaw Medical Federal Credit Union

November 22, 2017

Get event reminders and hourly prizes

Name

 First Last

Phone
 - -
 ### ### ####

Email





Countdown to Savings

4 : 11 : 21 : 49

Days Hrs Mins Secs

We're gonna drop DEEP savings on the whole area with **special loan rates, cash rewards** and **prizes!**

Which White Out Specials are you interested in?

 <p>Holiday Loan¹</p> <p>Borrow up to \$2,000 As low as 3.00% APR for up to 12 months</p> <p>Cover the cost of gift shopping for less than \$170/month.</p>	 <p>Debt Consolidation Loan²</p> <p>As low as 5.90% APR up to 48 months</p> <p>Give your budget some breathing room! Lower your payments or pay them off faster!</p>	 <p>Auto, Truck, RV, Motorcycle & More³</p> <p>Auto, Truck, RV, Motorcycle & More As low as 2.15% APR and NO Payment until 2018 (60 days no payment)</p> <p>Enjoy lower payments on your dream vehicle and</p>	 <p>VISA Balance Transfers⁴</p> <p>5.90% APR for Life and NO transfer fees</p> <p>Lower your payments and pay off your credit card debt faster.</p>
--	---	---	--

**no payments through
the holidays!**



Mortgage Loan⁵

Up to \$500 off closing cost
when you apply online.

**A dream offer for your
dream home! Less up-
front out-of-pocket
expense for you!**



**Open a New
Membership⁶ Online**

**We'll deposit your first
\$25!**



**48-months Share
Certificate⁷**

2.00% APY (1.982% APR)

**Available in-branch only
8:30a-5p**



**Prepaid VISA Gift Card
Special⁸**

Only \$3 activation fee per
card

**Available in-branch only
8:30a-5p**



Hourly Prizes Drawings

Between 8am – 3pm for Black Friday Survival Kits!

You're automatically entered when you apply online for any of these White Out Wednesday Specials.

OFFICIAL CONTEST RULES

APR = Annual Percentage Rate, APY = Annual Percentage Yield

1. Interest rate and term are based on creditworthiness and loan guidelines. 12 monthly payments of \$84.69 per \$1,000 borrowed based on best rate or 26 biweekly payments of \$39.77 per \$1,000 borrowed based on best rate.

2. Interest rate and term are based on creditworthiness and loan guidelines. 12 monthly payments of \$86.02 per \$1,000 borrowed based on best rate or 26 biweekly payments of \$41.07 per \$1,000 borrowed based on best rate.

3. Loan must be a minimum \$5,000 loan purchase or refinance. All loans subject to credit approval. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. Existing SMFCU loans and third party loans financed on behalf of SMFCU, including dealer financed loans, are not eligible for refinance.

4. 5.9% APR is valid until the entire balance is paid in full and only applies to balances transferred from another financial institution. If you are 60 days delinquent and receiving a promotional balance transfer rate, this rate may automatically revert to the originally disclosed balance transfer rate.

APR for purchases will remain at the originally disclosed rate.

5. If your mortgage loan is over \$200,000 you will receive a \$500 credit. If your mortgage loan is under \$200,000 you will receive \$250 credit. SMFCU NMLS #1059402.

6. New Accounts must remain open and active for at least 90 days. If account is closed prior to 90 days you forfeit \$25 deposit bonus from SMFCU. Cannot be combined with any other new account coupon.

7. Certificate requires a \$500 minimum balance to open and earn stated APY. CD Special only applies to funds not currently on deposit with SMFCU and is only available in-branch from 8:30am – 5:00pm on November 22, 2017.

8. Purchase a VISA gift for any amount between \$25 - \$1,000 for a \$3 (a \$0.95 savings) activation fee, available in-branch from 8:30am - 5:00pm on November 22, 2017.

