

2011 ANNUAL REPORT



"Providing Superior Service for Over 75 Years"

smart:financial
CREDIT UNION

MEMBERSHIP EQUALS FREEDOM™



78TH ANNUAL MEMBERSHIP MEETING

MARCH 29, 2012

MISSION STATEMENT:

Provide Superior Service to Every Member.

VISION STATEMENT:

Our vision is to be the financial services provider most admired for its people, performance and innovation.

STANDING RULES

- I. ROBERT'S RULES OF ORDER, NEWLY REVISED, ARE THE GOVERNING RULES OF THIS MEETING.
- II. DEBATE BY ANY ONE MEMBER IS LIMITED TO TWO MINUTES AT ONE TIME ON ANY MOTION.
- III. A MEMBER MAY SPEAK ONLY TWICE ON ANY MOTION AND THE SECOND TIME ONLY AFTER OTHERS WHO WISH TO HAVE BEEN ALLOWED TO SPEAK ONCE.
- IV. AFFIRMATION AND NEGATIVE VIEWS WILL BE RECOGNIZED ALTERNATELY, WHEN POSSIBLE.
- V. ALL MOTIONS MUST BE SUBMITTED IN WRITING, SIGNED BY THE MAKER, IF REQUESTED BY THE CHAIRMAN.
- VI. THE CREDIT UNION BYLAWS STATE THAT WRITTEN BALLOTS SHALL BE REQUIRED FOR ANY CONTESTED POSITION; OTHERWISE, THE ELECTION MAY BE BY VOICE VOTE. THE NOMINEE RECEIVING A MAJORITY OF THE VOTES CAST SHALL WIN THE ELECTION.

MEETING AGENDA:

Invocation

Ascertainment of Quorum

Appointment of Recording Secretary

Welcome and Introduction of Guests

Adoption of Standing Rules

Approval of Minutes of the 77th Annual Meeting

Report of the Board of Directors Ms. Alys Dore', Chairman of the Board

Report of the President Mr. Gary Tuma, President/Chief Executive Officer

Unfinished Business

New Business Report from the Nominating Committee & Election of Directors

Scholarship Presentation

Drawing for Door Prizes

Other New Business

Adjournment

BOARD OF DIRECTORS

TERM ENDS

| | |
|---|------|
| Ms. Alys Dore' <i>Chairman</i> | 2013 |
| Mr. Larry Frazier <i>Vice-Chairman</i> | 2011 |
| Mrs. Douthulia Gardner <i>Treasurer</i> | 2013 |
| Mrs. Yolande Eugere <i>Secretary</i> | 2012 |
| Mr. Arthur M. Gaines, Jr. <i>Director</i> | 2013 |
| Mr. Chad G. Greer <i>Director</i> | 2011 |
| Mr. Jeffrey Hamlin <i>Director</i> | 2013 |
| Mr. Samuel Massie <i>Director</i> | 2012 |
| Mr. Michael O'Neill <i>Director</i> | 2012 |
| Dr. Jane Silva <i>Director</i> | 2011 |
| Dr. Jean Wren <i>Director</i> | 2012 |
| Dr. William A. Young, Jr. <i>Director</i> | 2011 |

AUDIT COMMITTEE

| |
|-------------------------------|
| Mr. John Hoyt <i>Chairman</i> |
| Ms. Maria Diaz |
| Ms. Ann Petrillo |

OFFICERS

| |
|--|
| Gary Tuma <i>Chief Executive Officer</i> |
| Linda Webster <i>Executive VP</i> |
| Virginia Smith <i>SVP Business Development & Facilities President / CEO – CUSO</i> |
| LeAnn Kaczynski <i>SVP / Chief Financial Officer</i> |
| Larry Seidl <i>SVP / Chief Lending Officer</i> |
| Michael Warrell <i>SVP Member Services</i> |
| Michael Piwetz <i>VP Technology & Information Governance / Chief Information Officer</i> |
| Janice Carothers <i>VP Quality Assurance</i> |
| Susan Chapman <i>VP Marketing Strategy</i> |
| Jason Deitz <i>VP Business Development & Facilities</i> |
| Jeffrey Keene <i>VP Consumer Lending</i> |
| Diane Ray <i>VP / Controller</i> |
| Sandra Robertson <i>VP Collections</i> |
| Nancy Schwind <i>VP Branch Operations</i> |
| Sandra Torres <i>VP Board Services / Assistant to CEO</i> |
| Corbin Wilson <i>VP Channel Development and Integration</i> |
| Loretta Wolsey <i>VP Risk Management & Compliance</i> |

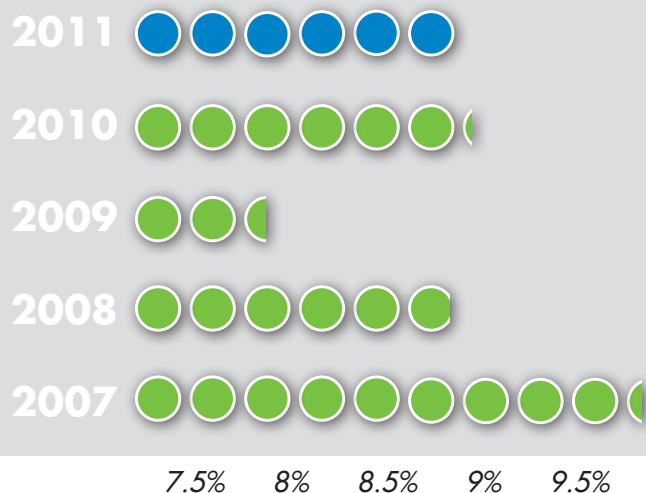
ASSET GROWTH



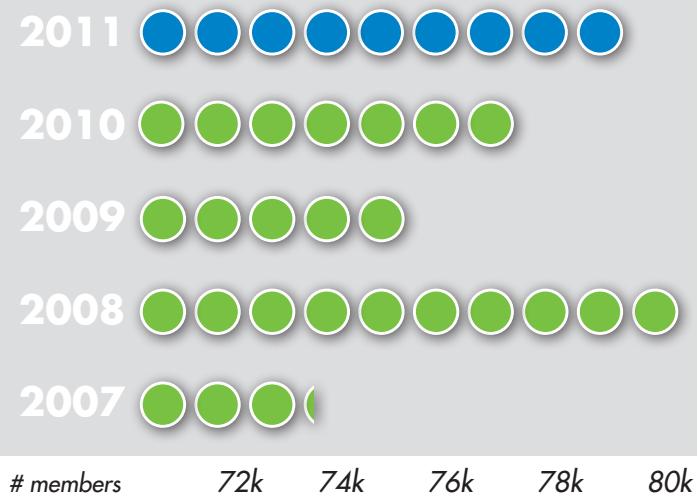
TOTAL LOANS OUTSTANDING



NET WORTH RATIO



GROWTH IN MEMBERSHIP



STATEMENT OF FINANCIAL POSITION

| ASSETS | Dec 31, 2011 | Dec 31, 2010 |
|---|----------------------|----------------------|
| Cash | \$9,976,958 | \$31,684,976 |
| Investments | 168,446,164 | 99,864,318 |
| Loans | 262,164,705 | 275,131,363 |
| Receivables | 10,550,732 | 9,659,616 |
| Accrued Income | 1,534,903 | 1,617,866 |
| Land | 4,814,186 | 3,586,059 |
| Building and Leasehold Improvements | 8,884,039 | 8,884,794 |
| Furniture and Equipment | 2,366,166 | 2,929,463 |
| Other Assets | 13,884,047 | 13,942,884 |
| TOTAL ASSETS | \$482,621,900 | \$447,301,339 |
| LIABILITIES | | |
| Accounts and Drafts Payable | \$6,286,907 | \$4,577,083 |
| Other Payables | 1,274,068 | 1,564,900 |
| | \$7,560,975 | \$6,141,983 |
| MEMBERS' DEPOSITS | | |
| Member Shares | \$170,918,526 | \$151,955,408 |
| Other Member Deposits | 269,491,263 | 253,105,078 |
| | \$440,409,789 | \$405,060,486 |
| RESERVES and UNDIVIDED EARNINGS | \$34,651,136 | \$36,098,870 |
| TOTAL LIABILITIES, MEMBER DEPOSITS, and RESERVES | \$482,621,900 | \$447,301,339 |

STATEMENT OF INCOME

| INCOME | Dec 31, 2011 | Dec 31, 2010 |
|--------------------------------|---------------------|---------------------|
| Income on Loans | \$18,278,922 | \$18,187,207 |
| Income from Investments | 615,506 | 3,966,893 |
| Other Income | 14,578,504 | 15,307,411 |
| TOTAL OPERATING INCOME | \$33,472,932 | \$37,461,511 |
| EXPENSES | | |
| Salaries and Benefits | \$13,571,801 | \$12,142,496 |
| Travel and Conference | 114,529 | 53,244 |
| Office Occupancy | 2,008,260 | 2,061,144 |
| Office Operations | 4,556,605 | 4,212,013 |
| Marketing | 995,280 | 846,074 |
| Loan Servicing | 654,287 | 828,952 |
| Professional Services | 3,254,624 | 3,216,558 |
| Provision for Loan Loss | 2,213,836 | 2,751,268 |
| Interest | - | 37 |
| Other Operating Expenses | 1,225,085 | 1,180,223 |
| TOTAL OPERATING EXPENSE | \$28,594,307 | \$27,292,009 |
| INCOME FROM OPERATIONS | \$4,878,625 | \$10,169,502 |
| Non-Operating Gain (Loss) | 215,318 | 265,402 |
| Dividends Paid to Members | 2,366,184 | 3,252,305 |
| NET INCOME | \$2,727,759 | \$7,182,599 |

As of December 31, 2011, Smart Financial Credit Union's investment portfolio included Treasury and Federal Agency Securities classified as available for sale with a book value of \$40,490,538. At December 31, 2011, these Treasury and Federal Agency Securities had a market value of \$40,746,987. The unrealized gain on these securities was included in the calculation of the Credit Union's reserves and undivided earnings.



ANNUAL MEETING MINUTES

The Annual Meeting of the members of Smart Financial Credit Union was called to order by the Chairman of the Board, Ms. Alys Dore', Thursday, March 31, 2011, at 7:30 p.m. at Boy Scouts of America, 2225 North Loop West, Houston, Texas.

Mr. Samuel Massie gave the invocation. The Chair determined that a quorum was present and appointed Mrs. Sandra Torres as Recording Secretary.

Ms. Dore' welcomed members to the 77th Annual Membership Meeting. She then introduced the persons seated at the head table and special guests seated in the audience. Ms. Dore' then introduced the Board of Directors and Audit Committee members of Smart Financial Credit Union.

Ms. Dore' referred to the Standing Rules as printed in the Annual Report and requested adoption of the Standing Rules as distributed. Mr. Chad G. Greer moved, Mr. Arthur M. Gaines, Jr. seconded that the Standing Rules be adopted as presented. The motion carried.

Chairman Dore' then referred to the printed minutes of the March 30, 2010 Annual Meeting contained in the Annual Report and asked for any corrections. There were none.

Ms. Dore' commented that serving as the Chairman of Smart Financial Credit Union is both an honor and a privilege. She stated that she was proud to represent the membership of such a great institution as well as have the opportunity to work with such an outstanding group that makes up the Board of Directors of SFCU. She then called attention to the written Report of the Chairman of the Board of Directors and reviewed highlights of the year. Ms. Dore' thanked everyone for their continued support.

Mr. Gary Tuma, President and CEO, thanked Ms. Dore' and welcomed the members to the 77th Annual Membership Meeting.

Mr. Tuma then commented that having been around the financial services business for over 35 years, he could see what was coming back in 2007. The final six months of that year set the stage for the challenges we would see in the three years that followed. He noted that Wall Street crashed; the housing market collapsed; unemployment skyrocketed and the federal government had to take extraordinary steps to mitigate the damages. Subsequently, well intentioned policy makers implemented many forms of new and revised regulations in an attempt to eliminate the root causes of what has been the worst economic turndown since the Great Depression.

Mr. Tuma stated that Smart Financial Credit Union does not reside on Wall Street. However, the depth and severity of the "Great Recession" did have severe and lasting impacts on our institution, as well as our peers. He added that the Board of Directors, management team, and staff of Smart Financial recognized that significant actions would be required to not only "weather" this economic storm, but reposition our organization to deal with the long-term impacts to the business.

He then commented that after two very difficult years, the Credit Union emerged larger, leaner, and more financially sound than the vast majority of financial institutions in the area and across the country. The net income of \$7,182,000 for 12/31/2010 is by far a record level of earnings for SFCU. Mr. Tuma clarified that approximately \$3.3 million of this amount represented an extraordinary gain, against an extraordinary loss we took in 2009. He further explained that both the loss in 2009 and the gain in 2010 were related to our investment in TNB Card Services, the processor for all our credit and debit cards. He added that it was

important to report that even without the extraordinary recovery, our earnings expressed as a Return on Assets was still more than double that of our peers. Mr. Tuma commended this effort to the dedicated staff of SFCU who was willing to sacrifice, innovate, change and make a commitment to succeed no matter what was happening in the world around them.

Mr. Tuma expressed his sincere gratitude to the Board of Directors and Audit Committee adding that these volunteers give so much of their time to represent the members.

He then thanked the staff and management team of Smart Financial Credit Union for their hard work and dedication serving our members with superior service.

Mr. Tuma thanked the members for their continued support and allowing Smart Financial to be their financial services provider.

Ms. Dore' asked if there was unfinished business from the last Annual Meeting and stated the Chair knew of none.

Mr. Larry Frazier, Vice-Chairman of the Board, read the Explanation of the Election Process. He then introduced the 2011 Nominating Committee Chair Dr. William A. Young, Jr. who then introduced the Nominating Committee members. Dr. Young reported that the Committee placed the following slate of nominees before the membership for their consideration:

| POSITION | NAME | LENGTH OF TERM |
|----------|---------------------------|----------------|
| 1 | Mr. Chad G. Greer | 1 Year |
| 8 | Dr. Ollie B. Harris | 3 Years |
| 9 | Mr. Arthur M. Gaines, Jr. | 3 Years |
| 10 | Ms. Alys Dore' | 3 Years |
| 11 | Mrs. Douthulia Gardner | 3 Years |
| 12 | Mr. Jeffrey Hamlin | 3 Years |
| 13 | Mr. Michael O'Neill | 2 Years |

Mr. Frazier thanked the Nominating Committee for their work and introduced the nominees. He then reported that no nominations by petition had been received for Positions One, Eight, Nine, Ten, Eleven, Twelve, and Thirteen therefore election for these positions may be held by voice vote. Dr. Jean Wren made a motion for election by acclamation for Positions One, Eight, Nine, Ten, Eleven, Twelve, and Thirteen for the new terms. Mr. Samuel Massie seconded the motion. The motion carried. Ms. Dore' congratulated the re-elected Board members.

Mr. Tuma then stated that for more than a decade, Smart Financial has presented \$10,000 in scholarship funds a year to deserving high school seniors. He added that now in our twelfth year, the scholarship program continues to be a staple of our dedication to education. In 2003 the scholarship program was renamed in honor of Mrs. Ruby Sue Clifton as a lasting tribute to her unmatched devotion to education. The funds for these scholarships are raised through various funds throughout the year, including our very popular candy sale and annual Ruby Sue Clifton Scholarship Golf Tournament. Mr. Tuma noted that the tournament was scheduled for Tuesday, September 27, 2011, at the Blackhorse Golf Club.

Mr. Tuma introduced the Scholarship Committee and expressed his appreciation for their work. Scholarships will be awarded as a one-time disbursement to each recipient in the amount of \$1,000. Funds are awarded by SFCU to the school of the recipient's choice upon evidence of full-time enrollment. The recipient must be planning to attend an accredited 4-year college or university, 2-year community college, trade or vocational school.

The following were recognized as the 12th Annual Ruby Sue Clifton Scholarship Recipients.

Dr. William A. Young, Jr., and Dr. Jane K. Silva presented checks to:

| | |
|--------------------|--|
| Taylor Abshier | Lumberton High School - Lumberton ISD |
| Moira Applebaum | Stratford High School - Spring ISD |
| Elora Arana | Westside High School - Houston ISD |
| Zachary Bodman | Montgomery High School - Montgomery ISD |
| Mariesha Keys | G.W. Caver Magnet High School - Aldine ISD |
| Victoria Ontiveros | G.W. Caver Magnet High School - Aldine ISD |
| Ryan Ozio | Monsignor Kelly Catholic High School - Aldine ISD |
| Hannah Ross | Conroe High School - Conroe ISD |
| Kendal Sanson | Academy of Science & Health Professionals at Conroe High School - Conroe ISD |
| Dillon Strack | Concordia Lutheran High School - Klein ISD |

*Not in attendance

Mr. Tuma congratulated all of the scholarship recipients and wished them the best of luck with their future educational endeavors.

Mr. Tuma then introduced Smart Financial Resources service providers and special guests. Mr. Larry Seidl, Chief Lending Officer, conducted the drawings for door prizes.

Ms. Dore' asked for any other new business, and hearing none she expressed her appreciation to the membership for attending and adjourned the meeting at 8:15 p.m.



Mrs. Yolande Eugere, Secretary
Board of Directors



REPORT FROM THE CHAIRMAN

It has been very rewarding to serve as the Chairman of the Board of Directors during 2011, a very exciting time in Smart Financial Credit Union's history. The year was marked with numerous challenges and great successes. It is my honor to make my report to the membership of Smart Financial.

In 2011, Smart Financial continued to enhance its product and service offering with the introduction of new programs and innovative solutions. These included the My Smart CU mobile banking app and a loan referral program where our members can earn money for referring friends and family for a loan at Smart Financial.

We also made several branch additions and changes to better serve you. In February, an on-campus mini-branch was opened at Mirabeau B. Lamar High School in Houston Independent School District to serve the students, faculty, and staff. The former Woodlands Branch was also moved to Rayford Road, a location more convenient to the majority of our existing and potential members.

As always, your Credit Union was highly involved in many community events and worthy causes. Staff coordinated blood drives with the Gulf Coast Regional Blood Center, raised money for Texas Children's Hospital, supported the Susan G. Komen Race for the Cure, and participated in numerous events for the Christus Foundation. This is just a small sample of the ways Smart Financial is giving back to the communities it serves.

The Board, Management, and Staff of Smart Financial continued its commitment to education. The Credit Union is a long time supporter of retired teacher associations including Houston Area Retired Teachers (HART), Harris County Retired Teacher Association, and Texas Retired Teacher Association. Smart Financial was recently inducted into the HISD Business Partnership Hall of Fame and received a Golden Partnership Award from the Texas Association of Partners in Education (TAPE) for its work with HISD and the Lamar High School Branch.

The Credit Union underwrote the first annual Humble ISD "Mine the Gap" symposium, a conference for administrators, faculty and staff. We also sponsored "College and Career Days" with local school districts. Additionally, Smart Financial sponsored a number of events celebrating local educators. These included Principal of the Year and Teacher of the Year award presentations held at Minute Maid Park in conjunction with the Houston Astros.

But, perhaps one of our proudest accomplishments for 2011 was being named one of Houston's Best Places to Work by the Houston Business Journal. With only 54 companies in Houston making the list, this is a testament to Smart Financial's outstanding employees and the positive culture and work environment they helped create.

I would like to take a moment to thank my fellow board members who work diligently to Provide Superior Service to the membership of Smart Financial. On behalf of the Board of Directors, Management, and Staff, thank you for your loyalty, continued support and membership with Smart Financial Credit Union.

Sincerely,

Alys Dore'
Chairman



REPORT FROM THE PRESIDENT

Since late 2007, economic conditions in the U.S., and the entire world for that matter, have been the most challenging since those of the Great Depression. As a result, we now live in a financial world that looks totally different from the one we lived in for so many years.

Record low interest rates and a host of new financial regulations, coupled with consumers' weariness from high unemployment and falling home values, make it challenging for all institutions to grow their lending portfolios. Auto lending, the traditional "bread & butter" loan for credit unions, has been severely depressed as the average age of vehicles now exceeds ten years.

As we enter 2012, we do so with a positive outlook that a recovery is underway and that conditions will steadily improve. We certainly recognize there are still many challenges to a sustained recovery, but consumers have used the past few years to improve their personal financial situations, and this will enable them to start replacing those aged vehicles.

As I noted in last year's Report, dramatic changes in the economy require us to change the way we do our business. Controlling expenses; wringing out new efficiencies in processes and maximizing our limited resources have been the focus at Smart Financial.

This focus continues to pay off as reflected in our financial reports for 2011. Your Credit Union grew total assets last year by \$35 million to end the year at \$482,621,900. Despite depressed loan demand and record low returns for investments, Smart Financial produced net income exceeding \$2.7 million. Those earnings enabled the Credit Union to maintain a strong capital position of 8.97% of total assets.

Asset quality remained very strong in 2011 with loan delinquency at .42% and charged off loans ending at .76%. Both of these ratios are well below the average for institutions in SFCU's asset category.

I would like to thank our dedicated staff and management team for making the extra efforts to produce these outstanding results. I would also like to recognize our volunteer members who give their time and devotion in serving as your Board of Directors and the Audit Committee. These individuals give an incredible amount of time and attention on your behalf without compensation.

And, as always, I want to thank you for your continued support and participation with Smart Financial. We can all look back with pride on 77 years of growth and service to the membership. We can also look ahead with great anticipation to many more years of successful operations, new and innovative products/services and solid financial performance.

Sincerely,



Gary Tuma
President/CEO

FEE SCHEDULE CHANGES

Loan Accounts All Loan Accounts (Unless otherwise listed)

Loan Late Charge - 5% of monthly installment or payment amount if 10 or more days late (minimum of \$5, maximum of \$30)

Collection Agency Fee - all costs of collecting the amount you owe including court costs

Collection Attorney Costs - all costs of collecting the amount you owe including court costs and reasonable attorney fees

Returned Check - \$28 if a check is returned on a loan payment

Application Fee (After 3 Denials Within a 12 Month Period) - \$20

Loan Payoff Letter - \$5

Skip-a-payment and extension fee - \$25

Loan Rewrite Fee (Auto, Boat, Motorcycle, Signature, and Single Payment Loans) - \$25*

Loan Application Fee (Credit Builder and Stock Secured Loans) - \$25*

Lost Title - \$25*

CreditLine (Line of Credit)

Over limit - \$10

Overdraft Protection Transfer - \$2 per transfer over \$10*

All Credit Cards including Classic MasterCard, Visa Classic, Visa Platinum, & Platinum MasterCard

Secured MasterCard Annual Fee - \$25* - (No Annual Fee on Classic and Platinum Credit Cards)

Minimum Finance Charge - not applicable

Transaction Fee for Purchases - not applicable

Transaction Fee for Cash Advances - not applicable

Late Payment - 5% of minimum payment amount, maximum \$25

Returned Check - \$28

TRUTH-IN-SAVINGS FEE SCHEDULE

Share (Savings) Accounts

Withdrawals - Two (2) FREE per calendar month, thereafter - \$2 each (waived with deposits \$3,000+)

Excessive Transfer Fee (after 6 transactions per month) - \$30 per transaction*

Holiday Club Accounts

Withdrawals Between March 1st and October 31st - \$10 each

Vacation Club Accounts

Withdrawals Between September 1st and April 30th - \$10 each

Money Market Accounts

Minimum Balance - \$10 per month - with balance below \$2,500 (Money Market Plus account only)

Insufficient Check (NSF) - \$28 each

Excessive Transfer Fee (after 6 transactions per month) - \$30 per transaction*

Checking Accounts - All Checking Accounts

Insufficient Check (NSF) - \$28 per item

(paid or unpaid)

Temporary Checks (8) - \$4 (starter checks are FREE)

Stop Payment Order Per Series of 25 Checks - \$28

Check Printing Fees May Vary

Overdraft Protection Draw Fee (transfers over \$10 per day only) - \$2*

Primary Checking

Minimum Daily Balance to avoid Monthly

Service Charge - \$400

Monthly Service Charge - \$4 per month

Superior Checking (Interest Bearing)

Minimum Average Daily Balance to Avoid Monthly

Service Charge - \$1,000 or 55+ years of age

Monthly Service Charge - \$10

Smart Chance Checking

Monthly Service Charge - \$10

Debit Card Daily Limit - \$100

Account Transition Fee - \$25

No Check Checking (Special Account for Veteran's Hospital members)

Monthly Service Charge - \$5

Debit Card Daily Limit - \$50

Check Cashing Fee*

Members with less than \$1,000 in aggregate deposit and/or loan balances will be assessed a \$3 check cashing fee. Members with more than \$1,000 in aggregate deposit and/or loan balances, less than sixteen years of age (minor) or in the College Advantage Program will be excluded from the \$3 fee.

Bill Pay

Inactive User Fee - \$3 per month* (Members enrolled in Bill Pay service that do not pay at least one bill during the current month) - The first 90 days of enrollment are FREE.

IRA

Closing/Transfer Out - \$10

Debit MasterCard/ATM Card Services

Transaction with a SFCU Card at SFCU owned ATMs - FREE

Transactions with SFCU Card at other ATM

locations - \$1.50 each*

Replacement Debit MasterCard/ATM card - \$5 each

Allpoint and Credit Union Friendly

Network Locations - FREE

Currency Conversion Fee (Debit MasterCard

Transactions) - 1% of transaction amount

Safe Deposit Boxes

Key Deposit - \$25

Box Size 3" x 5" - \$25 annually

Box Size 3" x 10" - \$40 annually

Box Size 5" x 10" - \$60 annually

Box Size 10" x 10" - \$95 annually

Non-Member

On Us Check Cashing Fee - \$5*

Notary Service - \$6

Other Service Fees (applicable to all accounts)

Account Inquiry/Transaction by phone -

\$5 each or FREE through Virtual Branch, Smartline & mobile banking

Cashiers Checks (On Us Check Conversion) - \$3*

Cashiers Checks Replacement Fee - \$30*

Cashier's Checks payable to Third Party - \$3

Closed Membership/Account (within the first 6 months) - \$25

Coin Sorter (except 16 years of age and under) - 5% of amount sorted

Collection Items - Domestic \$20 each, Foreign \$30 each

Document Copied - \$5 each*

Inactive Account - \$10 per month (excluding minor, custodial, and CAP)

Incorrect Address - \$10

Insufficient ACH Debit - \$28 each

Insufficient Debit MasterCard Transaction - \$28 each

Money Orders - \$2 each

Overnight Delivery - \$25

Paid Check Copy - \$5 each* or FREE through Virtual Branch & mobile banking

Research and Reconciliation (1 hour min. \$2/ additional page) - \$25 per hour

Returned Deposit Item - \$28 per item

Statement Copy - \$5 each* or FREE through Virtual Branch & mobile banking

Stop Payment Order - \$28 each

Tax Levies and Garnishments - \$50*

Transaction History (90 days) - \$5 each* or FREE through Virtual Branch & mobile banking

Verification of Deposit (written - other than SFCU mortgage) - \$15

Wire Transfers - Outgoing Domestic \$20 each, International \$40 each

***Fees and Charges Added or Changed in 2011**

smart financial

CREDIT UNION

MEMBERSHIP EQUALS FREEDOM™



OFFICE LOCATIONS

Newcastle Office
4605 SW Freeway, Suite 100
Houston, Texas 77027

FM 1960 Office
520 FM 1960 East (at Imperial Valley)
Houston, Texas 77073

Conroe Office
3201 West Davis
Conroe, Texas 77304

Kingwood Office
1120 Kingwood Drive
Kingwood, Texas 77339

Rayford Office
602 Rayford Road
Spring, Texas 77386

Wayside Office
4411 South Wayside Drive
Houston, Texas 77087

North Loop Office
1249 North Loop West
Houston, Texas 77008

Sugar Land Office
9810 Highway 90A
Sugar Land, Texas 77478

Bingle Office
8582 Katy Freeway, Suite 101
Houston, Texas 77024

Lamar High School

OUTLET LOCATIONS

St. Joseph Medical Center
1315 St. Joseph Parkway, Suite 302
Houston, Texas 77002

Debakey VA Medical Center
2002 Holcombe Boulevard
Houston, Texas 77030

CHRISTUS St. John Hospital
18300 St. John Drive
Nassau Bay, Texas 77058

CHRISTUS St. Elizabeth
2900 North Street, Suite 402
Beaumont, Texas 77702

CHRISTUS St. Mary
3600 Gates Boulevard, Suite 200A
Port Arthur, Texas 77642

CHRISTUS St. Patrick
1600 Foster Street
Lake Charles, Louisiana 70601

CHRISTUS St. Francis Cabrini
3311 Prescott Street, Suite 117
Alexandria, Louisiana 71301

Smartline:
713-850-1254, 800-537-7133

Member Services:
713-850-1600, 800-392-5084

www.smartcu.org

