

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Credit Union Annual Meeting

Century Banquet Center
33204 Maple Lane
Sterling Heights Michigan
Saturday May 11, 2024
Doors open at 10:00 a.m.
Breakfast served at 10:30 a.m.
Meeting will begin at 11:00 a.m.
Ticket price \$15

The Credit Union annual meeting will be held on Saturday, May 11, 2024, at 10:00 a.m. at the Century Banquet Center in Sterling Heights. Tickets are only \$15, and you will get a nice breakfast, and nice credit union comradery. Only 19 members attended last year, so let's try to do better. The Credit Union continues to have strong financial performance, which in today's world is something to celebrate.

We will also hold our annual elections, with the terms of Sharla Davis expiring on the Credit Committee, along with a vacancy to fill. On the board, we have the terms of Ruthie Gordon and Dr. Vanessa Ghant expiring.

As always, copies of our Annual Report will be provided at the meeting.

Tickets will be available for purchase at our office from April 1 until May 6, 2024.

Online Banking

SMart Branch is now Virtual Branch Next! Our online banking servicer recently made updates to this software. We understand that some members have been experiencing login issues. We sincerely apologize for any inconvenience this may have caused.

Please understand we are working diligently to assist everyone.

If you have questions, or need assistance with logging in please call 833.810.1273 for assistance. There is a help guide banner on our website, please read carefully. Thank you, for your patience during this conversion.

Stay tuned, for a new app update!



Nominating Committee

Our nominating Committee will consider members for the Board Positions, as well as consider any applicants to serve on our Supervisory Committee. Please submit your interest to the Nominating Committee no later than Monday, April 15, 2024.

Mortgage Center

The Credit Union offers a variety of mortgage services through our partner, Mortgage Center LLC. When you need real estate financing, whether it is to purchase a home, refinance your home, or an equity loan to pay off your bills or do some home repairs, they can help. You can get the ball rolling by calling them at (800) 353-4449 or apply on their website at mortgagecenter.com.



Non-Sufficient Funds Fees

We still have a lot of members paying heavy non-sufficient funds fees. Living within your means and exercising care to not overdraw your account can save you money – in some cases a lot of money.

SMSE Debit Cards

Do you have our Debit Mastercard yet? It provides great convenience, can use it just about anywhere, either as a signature based or PIN based transaction.

R. David Bickley

The credit union mourns the passing of our CEO, R. David Bickley, after a long illness. Dave brought a new level of enthusiasm to the credit union, and a host of new ideas, many of which he was able to implement. The credit union is currently searching for a new CEO, and in the meantime we are being ably managed by the board, Interim General Manager Martin Hansen, and Chief Operations Officer Danielle Goss.

SMSE Mobile Banking

Did you know that you can access your SMSE account on your mobile phone? Just install the Touch Banking app available on either the Apple Store or Google Play, with the institution code SMSEMOBILE. It uses the same credentials as your Smart Branch account that you use on your personal computer.

And if you don't yet have Smart Branch on your computer, you can set yourself up at the www.smsefcu.com website by clicking on the coffee cup on the home page. Get connected today.

The Importance of Car Insurance

When planning a new or used car purchase, you should also plan on the cost of insurance. It is a requirement of the State of Michigan to maintain insurance on your vehicle. In addition, it is a requirement of SMSE to maintain collision and comprehensive insurance if your vehicle is financed with us.



So plan carefully. In some cases, an affordable car payment can become unaffordable if the cost of insurance is too high!

Holiday Closings

We will be closed:

Memorial Day
Monday, May 27, 2024



Juneteenth
Wednesday, June 19, 2024



Independence Day
Thursday, July 4, 2024



See our website for our full Holiday schedule.

Loan Rates

Please visit our website at smsefcu.com to see current competitive rates offered!

Leaving Town?



If you are going to be traveling, and plan to use your credit union credit or debit card, be sure to let us know before you leave, to minimize any let us know before you leave, to minimize any problems with getting approvals on your credit or or debit transaction. We can be reached at 248-557-2266

Merger Update

The proposed merger between Community Focus Federal Credit Union and Southeast Michigan State Employees Federal Credit Union has been shelved, at least for the time being. National Credit Union Administration rules on field of membership for federal credit unions were such that we could not achieve a field of membership that was acceptable to both credit unions. Both credit unions remain financially healthy, and will continue to provide top notch service to their members. We may go back into discussion with them in future if the regulatory environment changes.



Mission Statement

The mission of SMSE Federal Credit Union is to provide, through sound financial management, services that are personalized, convenient, economical and meet the changing needs of our members.

Main Office
17135 W. 10 Mile Road
Southfield, MI 48075

Business Hours
Mon., Tues., Wed. & Fri.: 9:00 a.m. to 4:30 p.m.
Thurs. 9:00 a.m. to 6:00 p.m.

Telephone Numbers
Member Services & Info: 248-557-2266
Loans & VISA: 248-557-2678
SMART: 248-557-7994 • 877-833-3233

Website smsefcu.com

Board of Directors
Robert Andrews, President
Elliott Purty, Vice President
Ellen Corey, Treasurer
Ina Grant, Secretary
Dr. Vanessa E.P. Ghant, Director
Ruthie Gordon, Director
Bonnie Odom-Brown, Director

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by NCUA

