The SMSE Connection

November 2026 Edition

Keeping you Connected to What Matters

A Word from Our Board of Directors

Thank you for being a valued member of SMSE Federal Credit Union. On behalf of the Board of Directors, we appreciate the trust and confidence you place in us.

We are pleased to announce that **Elliott Purty**, formerly Vice President, is now **President**, and **Robert Andrews**, formerly President, is now **Vice President**. We thank them both for their continued leadership.

Celebrating 40 years: Board member **Ellen Corey** will retire on **December 31, 2026**, after four decades of dedicated service. Thank you, Ellen, for your exceptional commitment to our credit union and members.

Interested in Serving on the Board?

SMSE is seeking qualified candidates for an upcoming Board of Directors vacancy.

If you are interested in serving, please bring your credentials to our branch or email **smse@smsefcu.com.**

We welcome members who wish to contribute to the future of SMSE.

2027 Card Conversion

Your card experience is getting an upgrade! **Debit cards** are planned for **Q1 2027**, followed by **credit cards** in **Q2.**

Planned enhancements include **tap-to-pay, virtual cards, real-time credit card payments and Card Hub.**

Watch for more details as we approach each rollout.

MOVING FORWARD, TOGETHER

Your credit union is investing in convenient technology, stronger service and a better banking experience. Thank you for being part of our future.

BANKING & SECURITY

More Convenience. More Confidence.

Manage your money easily, wherever life takes you

Mobile Banking App

Your banking should move with you. Manage everyday finances right from your phone:

- **Mobile Deposit** — deposit checks from almost anywhere
- **Transfers** — move funds between accounts
- **Loan payments** — pay quickly and securely

Download the **SMSE Federal Credit Union** app in the Apple App Store or Google Play Store.

ATM Coming Soon!

We are carefully testing all system components before installation and launch to ensure our new ATM is secure, fully operational and ready for everyday use.

Once available, the ATM is expected to offer withdrawals, balance inquiries, deposits and other self-service features.

Thank you for your patience as we complete the final steps.

Protect Your Information — Stay Ahead of Fraud

SMSE will never call, text or email you asking for your online banking password, PIN, debit card number, CVV code or verification codes.

Stay alert: Be cautious of unexpected messages, suspicious links and urgent requests for information.

When in doubt, verify: Do not share information. Hang up or ignore the message and contact us directly using a trusted number.

YOUR SECURITY MATTERS

A few extra seconds to verify a message can help protect your money and personal information. If something seems suspicious, contact SMSE directly.

LOANS, DATES & CONTACTS

What You Need to Know

Financing options, upcoming closures and ways to reach us

Paid-Ahead Loans

Effective immediately, loans may not be paid ahead more than **120 days.**

If a loan exceeds this limit, SMSE will adjust its due date to reflect a maximum paid-ahead status of 120 days.

Auto Financing

Put yourself in the driver's seat. Finance or refinance with competitive rates and terms up to **84 months.**

Rates depend on individual credit experience and are determined at application. Contact Lending for details.

Home Financing with Mortgage Center

Buying a home, refinancing, consolidating debt or funding repairs? Explore flexible **15- to 30-year mortgage options** through our partner, **Mortgage Center.**

Call: 800.353.4449 **Apply and view rates:** www.mortgagecenter.com

Upcoming Holiday Closings

Veterans Day: Nov. 11, 2026
Thanksgiving: Nov. 26–27, 2026
Christmas Eve & Day: Dec. 24–25, 2026
New Year's Eve: Dec. 31, 2026

Visit or Contact Us

6230 Orchard Lake Rd., Suite 290
West Bloomfield, MI 48322

Hours: Mon, Tue, Wed, Fri 9–4:30; Thu 9–6

Member Services: 248.557.2266
Loans: 248.557.2678
Audio Banking: 833.950.0498

YOUR BOARD OF DIRECTORS

Elliott Purty, President • **Robert Andrews**, Vice President
Ellen Corey, Treasurer • **Ina Grant**, Secretary
Huford Foskey, Director • **Bonnie Whittaker**, Director
Howard Whitney, Director