

July 2025

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Celebrating One Year with Our Chief Operating Officer, Zandra Crawford!

We are excited to recognize **Zandra Crawford** as she marks one year as the **Chief Operations Officer** at SMSE Federal Credit Union!

Zandra brings over **30 years of experience** in the financial industry, and her expertise has been instrumental in strengthening our dedication to exceptional member service. Her leadership, vision, and deep industry knowledge continue to make a meaningful impact on our team and our members.

Congratulations, Zandra—and thank you for your continued commitment to excellence!

Summer Loan Specials Are Here!

Cruise into summer with auto loan rates as low as 4.99% APR for up to 72 months—now through August 31st. Don't wait—lock in your low rate and hit the road!

Need extra cash or planning a getaway?

Dive into our Summer Personal Loan Special with rates starting at just 8.50% APR.

Limited-time bonus: Take an extra 0.25% off the base rate.

Apply today—terms and conditions apply.

Your Money, Your Way – With a SMSE Checking Account

Enjoy easy, everyday access to your funds—anytime, anywhere. Our checking account is designed for convenience, so you can manage your money on your terms.!

- Debit Card - for easy transactions
- Overdraft Protection – for added peace of mind
- E-statements – for quick, paperless access to your account information
- Free convenient access with Online Banking 24/7
- Direct Deposit
- Access to over 30,000 surcharge-free ATMs

Protect Your Information – Stay Ahead of Fraud

Scammers are getting smarter—don't let them catch you off guard. Never share your PIN, passwords, or account info by phone, text, or email.

Watch for suspicious messages and think twice before clicking unknown links. Stay alert to avoid unwanted attacks and keep your information secure.

We will never call, text, or email asking for this information. If you get a suspicious message, **don't respond—report it** immediately. Stay safe.

Friendly Reminder: System Upgrade Alert

We will be undergoing a core conversion (system) on **November 1 – 3, 2025**.

During this time, our systems will be temporarily unavailable, and our office will be closed. Most services will be unavailable until the upgrade is complete. We will reopen for normal business hours on Tuesday November 4, 2025.

Saving Made Simple – Start Small, Dream Big

Saving is key to reaching both your short- and long-term goals—whether it's building an emergency fund, planning a trip, or securing your future. The important part? **Just start.**

- **Automate your savings** with scheduled transfers — set it and forget it.
- **Start with as little as \$10** and watch your progress grow.
- Set a **realistic, reachable goal** and build momentum.
- Consider a **Certificate of Deposit (CD)** to boost your interest earnings.
- **Re-evaluate your financial goals regularly** and adjust your plan as life changes.
- Make it a habit—**increase your savings over time** as your budget allows.

Every bit helps. Make saving part of your routine and take steady steps toward financial peace of mind.

Mortgage Center

Looking to Buy, Refinance, or Tap into Your Home's Equity?

SMSE has partnered with **Mortgage Center** to bring you smart solutions for all your home financing needs.

Whether you're buying a new home, refinancing to a lower rate, consolidating debt, or pulling funds out for remodeling or home repairs, Mortgage Center has you covered.

Choose from flexible **15- to 30-year mortgage options** designed to fit your budget and goals.

Call Mortgage Center at 800.353.4449 Apply online and view current rates at www.mortgagecenter.com

Your next move starts here.

Join SMSE Supervisory Committee – Help Keep Us Strong!

We're looking for a dedicated member to fill an open spot on our

Supervisory Committee—a vital team that helps ensure transparency, accuracy, and trust in everything we do.

If you want to make a real difference behind the scenes, **send us your credentials for consideration.** Be part of something that matters!

Holiday Closings

Labor Day

Monday, September 1, 2025

Veteran's Day

Tuesday, November 11, 2025

Thanksgiving & The Friday after

Thursday, November 27 – 28, 2025

Christmas Eve & Christmas Day

Wednesday – Thursday December 24 – 25, 2025

New Year's Eve

Wednesday, December 31, 2025



Mission Statement

Our mission is to empower our members to achieve financial growth while increasing their financial awareness. At SMSE Federal Credit Union, our members always come first—because without you, there is no us. Here, you are valued for more than just your money; you are at the heart of everything we do.

Main Office

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

Business Hours

Mon, Tues, Wed, & Fri, 9:00 am – 4:30pm
Thurs, 9:00 am – 6:00 pm.

Telephone Numbers

Member Services & Info: 248-557-2266
Loan Department: 248-557-2678
SMART: 248-557-7994 • 877-833-3233

Website smsefcu.com

Board of Directors

Robert Andrews, President
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Bonnie Whittaker, Director
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