

February 2026

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

A Word from Our Board of Directors

We are pleased to announce that we have filled the open seat on our Board of Directors. The Board unanimously voted to appoint **Huford Foskey**. Huford worked for the State of Michigan for thirty-two years and is also a long-time member of SMSE. After retiring from the State of Michigan, he continued his public service with **Detroit Public Schools**. In addition, Huford has served on the **Supervisory Committee for more than two decades**. He is a passionate individual who cares deeply about the direction in which SMSE is headed and brings valuable knowledge and insight to the Board. Please join us in welcoming Huford Foskey to our team.

An Important Update on Our Recent System Upgrade!

At SMSE Federal Credit Union, our commitment to you is always moving forward. Recently, we completed a system upgrade designed to strengthen our operations and enhance the services you rely on every day. While transitions like this require patience and adjustment, they allow us to better serve you with improved efficiency, security, and long-term reliability.

Thank you for your continued trust as we invest in systems that support a stronger future for you and our credit union.

ATM and Debit Card Update

Some members experienced issues with ATM and Debit card transactions. We sincerely apologize for any inconvenience this may have caused.

We are pleased to report that the issue has been resolved and all services have been fully restored. Thank you for your patience and understanding.

Fee Schedule Update

Please note that some of our fees have changed. These updates reflect our ongoing commitment to providing high-quality service and ensuring the continued operation of the credit union. We encourage you to review the updated Fee Schedule, available on our website, for full details, or contact us if you have any questions.

Membership Share

The minimum opening membership deposit with SMSE was previously \$25.00. This amount was held as your required share in the credit union.

We're happy to share that the minimum share deposit has been lowered to \$5.00 in the savings account. As part of our recent system upgrade, the remaining \$20.00 from your original share deposit has been released to you in your share savings account

New ATM Coming Soon!

We're excited to announce that our new ATM is coming soon. It will provide faster, more convenient access to your accounts—whenever you need it. Whether you're withdrawing cash, checking your balance, or making a deposit, banking will be easier than ever.

Mobile Banking!

Have you downloaded our new mobile app yet? Enjoy faster, easier, and more secure banking right at your fingertips. Manage your accounts, transfer funds, pay your loans and Visa, and more—all in one convenient place.

We Now Offer Mobile Deposit!

Enjoy easy, everyday access to your funds—anytime, anywhere. Mobile Deposit is available for your convenience. Please be sure to endorse your check with “Mobile Deposit Only” and follow all Mobile Deposit guidelines to avoid delays or rejected deposits. If you have questions, our team is happy to help.

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

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.

Notice of Annual Meeting

Our Annual Meeting will be held at the branch on **Friday, May 15, 2026**, from 5:00 - 6:00pm. We encourage all members to attend.

Drive-Thru

Our drive-thru is open and ready to serve you! Stop by for fast, convenient service without leaving your vehicle.

Holiday Closings

President’s Day

Monday, February 16, 2026

Memorial Day

May 25, 2026





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
Audio Banking: 833.950.0498

Website smsefcu.com

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

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