

April 2025

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Spring Into Smarter Banking with SMSE!

As the seasons change, it's the perfect time to refresh your finances and take advantage of everything SMSE Federal Credit Union has to offer. Whether you're looking to save more, borrow smarter, or manage your money with ease, we're here to help you grow financially this spring.

- Great loan rates
- Convenient online & mobile banking
- Personalized member support

Let us help you spring into a season of financial success!

SMSE Federal Credit Union "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.

The mission of SMSE Federal Credit Union is to offer personalized, convenient, and affordable financial services that adapt to our members' changing needs.

Our New Home Office

We are now located at:
6230 Orchard Lake Rd. Suite 290
West Bloomfield Township, MI 48322

Parking: We have designated reserved parking exclusively for SMSE members.

Entrance: Access the credit union through the double glass doors facing Orchard Lake Rd. Use the curved ramp to reach the entrance, which is fully handicap accessible.

Drive-thru: Our drive-thru is now open, and we are ready to serve you!

New ATM Coming Soon!

We're excited to announce our new ATM is coming soon. Our ATM will offer faster, more convenient access to your accounts – anytime you need it. Whether you're withdrawing cash, checking your balance, or making deposit, banking will be easier than ever.

A Message from the Board of Directors

On behalf of the **Board of Directors at SMSE Federal Credit Union**, we would like to extend our sincere thanks for your continued support and loyalty.

We truly appreciate your business and are honored that you place your trust in us. Serving you is our privilege, and we remain committed to providing you with reliable, personalized financial services that help you thrive.

Thank you for being a valued member of the SMSE family!

Looking for a Mortgage? We're Here to Help!

SMSE Federal Credit Union is proud to offer mortgage services through our trusted partner, Mortgage Center.

Whether you're looking to purchase a new home, refinance an existing mortgage, consolidate debt, pay for college, or finance home improvements, we're here to help you explore the best options available.

Talk to us today or contact Mortgage Center directly at 800.353.4449.

You can also apply online anytime at www.mortgagecenter.com.

Let us help you find the right mortgage solution to fit your goals and lifestyle!

Credit Report Reminder: Have You Checked Yours Lately?

Keeping an eye on your credit report is an important step in protecting your financial health. Have you checked yours lately?

Reviewing your credit report regularly can help you:

- Detect fraudulent activity early
- Monitor your credit score
- Stay on top of your financial goals

You can check your **credit report for free** from all three major credit bureaus (Equifax, Experian, and TransUnion) through the official website: <https://www.annualcreditreport.com/>

Tip: You're entitled to one free report per year from each bureau, Stay informed and stay secure—check your credit report today!

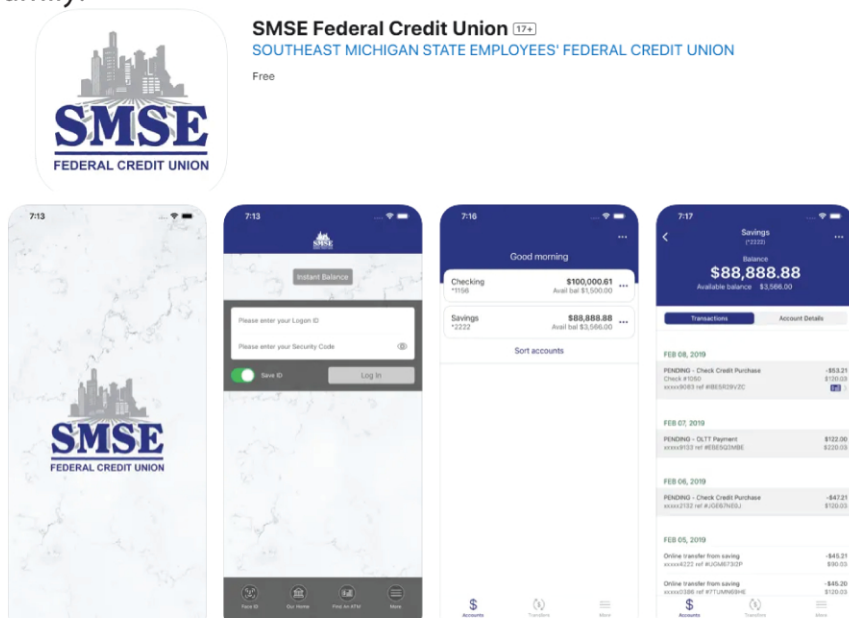
System Upgrade Alert!

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.

Mobile Banking Exciting News!

Check out our new mobility app, now available in the Apple App Store and Google Play Store!

Download today and experience seamless mobility at your fingertips. Don't forget to share the word with friends and family!



Join Our Supervisory Committee!

We currently have an **open position on our Supervisory Committee** and are looking for a dedicated member to join us. If you're interested in making a difference and supporting the success of SMSE Federal Credit Union, we encourage you to submit your credentials for consideration.

The Supervisory Committee plays a vital role in supporting the Board of Directors by ensuring the credit union operates efficiently, securely, and in full compliance with financial and regulatory standards.

Take this opportunity to get involved and help shape the future of your credit union!

Submit your credentials to office, Attention: CEO/Board of Directors

Holiday Closings

We will be closed:

Memorial Day
Monday May 26, 2025



Juneteenth
Thursday June 19, 2025



Independence Day
Friday July 4, 2025

See our website for our full holiday schedule.



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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
Elliott Purty, Vice President
Ellen Corey, Treasurer
Ina Grant, Secretary
Bonnie Whittaker, Director
Howard Whitney, Director
Dr. Vanessa E.P. Ghant, Director

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