

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Enterprise Car Sales For SMSE Members – October 1-31, 2017

 **SCORE A**
WINNING DRIVE



enterprise car sales

Make The Right Call And Choose One Of Our Late-Model, Low-Mileage Vehicles!

ENTERPRISE WILL APPRAISE YOUR VEHICLE USING KELLEY BLUE BOOK* TRADE-IN VALUE AND ADD \$500.¹

Upon used vehicle purchase from Enterprise Car Sales and financed with Southeast Michigan State Employees Federal Credit Union.

Call **248-557-2266** or visit smsefcu.com to get pre-approved by SMSE Federal Credit Union. Call **866-227-7253** for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at cuautodeals.com.

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2017 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles & light duty trucks, with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, IA, MD, NE, NV, NM, OK, OR, SC, TX, VA & Washington, D.C. Offer valid 10/1/17 – 10/31/17. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. *Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. See a Sales Consultant for details. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. ***For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee, (as allowed by law). Restrictions apply. See a Sales Consultant for details. The "e" logo, Enterprise, "Enterprise Certified" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales. 100439 CT DI 8/17 DB

Increase your VISA limit for the holidays

As you prepare for your holiday shopping or travel, take a look at your current SMSE VISA credit card limit, and call or stop by the credit union office to apply for your limit increase. Why use high-rate department store credit cards where you could be paying up to 24% interest or more?

Request your VISA credit limit increase today. Complete and return the mini application on side 2.



New SmartBranch user ID to be required

In October, you will receive a notification asking you to sign into your account through SmartBranch and update your user ID from the current account number to a more secure and confidential ID. Additional details will accompany the communication you receive at that time.



Choose SMSE for your next loan

When you need a loan, or if you want to pay off higher-rate loans that you have at other lenders, come to SMSE for low rates, flexible terms, and affordable monthly payments. We offer loans for many reasons:

- New & used vehicles
- RVs, boats, jet skis
- Motorcycles & ATVs
- Home loans
- Personal loans
- And more

Convenient services

Stay connected with your SMSE account 24/7.

- Online & mobile banking
- Direct deposit & payroll deduction
- Over 30,000 surcharge-free ATMs nationwide
- Shared branches
- Online loan application at smsefcu.com

It's easy to apply for an SMSE loan!

- Online 24/7 at smsefcu.com.
- Call 248-557-2678.
- Stop by the credit union office.
- Complete and mail the loan application on side 2.

Be an SMSE Volunteer!

SMSE Federal Credit Union is searching for members willing to volunteer for the Board of Directors and Credit Committee. Terms for Board of Director members Ellen Corey, Dr. Vanessa Ghant, and Ruthie Gordon are expiring in 2018, along with the Credit Committee position of Marsha Gamble. The Nominating Committee will also be looking for volunteers for the Supervisory Committee.

If you would like to nominate yourself or another member, please send biographical information to:

Nominating Committee
SMSE Federal Credit Union
17135 W. 10 Mile Road
Southfield, MI 48075

MINI LOAN APPLICATION

AMOUNT REQUESTED: \$ _____

TYPE OF LOAN Personal Car/Truck/Van/SUV RV
 Boat VISA Credit Card Motorcycle
 Other _____

Based on the type of loan requested, additional applications may be required.

PLEASE PRINT

Account # _____
 Name _____
 Address _____
 City/State/Zip _____
 Phone Number (_____) _____
 Monthly Housing Expense (Mortgage or Rent) \$ _____
 Monthly Income (Gross) \$ _____
 E-Mail Address _____
 Employer _____
 Social Security Number xxx-xx-_____
 Birth Date ____/____/_____
MONTH DAY YEAR

I hereby apply for credit with SMSE Federal Credit Union and authorize the credit union to obtain a credit report and/or may contact me or other parties to obtain additional information necessary to process this application. I understand additional applications and/or signatures may be required.

X _____
SIGNATURE DATE

Check here if you would like this loan to be joint. (You will be contacted for additional joint owner information and signatures.)

Mail To: Loan Department, SMSE Federal Credit Union
 17135 W. 10 Mile Road, Southfield, MI 48075



Christmas & Vacation Club Accounts

There's a great way for you to save separately and slowly for your holiday shopping or a well-deserved vacation next year --- the SMSE Christmas Club or Vacation Club Accounts!

You can make up to two withdrawals from these accounts per year. Additional withdrawals are subject to a \$10 fee. Complete the form below and return it to the Credit Union office today!

2018 Christmas and/or Vacation Club Sign-Up Form

Yes... I would like to do the following:

Start a new Club Account for the year 2018: Christmas Club Vacation Club

I have included an initial deposit of \$ _____ to start my Club Account.

Please transfer \$ _____ from my Regular Share or Checking Account into my 2018 Club Account.

Use direct deposit as the means to make deposits into my 2018 Club Account.
 I would like to deposit an amount of \$ _____ to my Club Account (deposited bi-weekly).

I would like to increase the automatic deposits to my existing Christmas Club Vacation Club Account for 2018. Deposit an amount of \$ _____ into my Club Account.

Name _____ Account # _____

Address _____

City _____ State _____ Zip _____

Home # (_____) _____ Work # (_____) _____ Cell # (_____) _____

E-Mail Address _____

Signature X _____

Complete and return this form to the credit union office.

Loan Rates

The following is a small sampling of our low loan rates as of September 22, 2017. For a complete listing of loan programs and rates, visit smsefcu.com.

Auto

Current model year – up to 60 months 4.25%
 72 months (\$25,000 or more) 4.25%
 2014–2016 – up to 60 months 4.25%
 2010–2013 – up to 48 months 5.75%

RVs & Motorcycles

Current model year–72 months (\$25,000 or more) . . 5.25%
 2014–2016 – up to 48 months 5.25%
 2010–2013 – up to 48 months 6.75%

Boats

2014–2017 – up to 60 months 5.25%
 2010–2013 – up to 48 months 5.25%

Unsecured

Maximum \$3,000 – up to 12 months 8.00%
 Up to 36 months 11.00%
 37-60 months 13.00%

Rates available for older model autos, RVs, boats and motorcycles.

**APR = Annual Percentage Rate, subject to change. Rates may be lower or higher based on individual credit history, use of credit union services, and down payment on specific loans.*

Holiday Closings

Veterans' Day – Observed – Friday, November 10

Thanksgiving Day – Thursday, November 23

Day After Thanksgiving – Friday, November 24

Christmas – Friday, December 22
 & Monday, December 25

New Year's – Friday, December 29
 & Monday, January 1



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.: 9:30 a.m. to 4:30 p.m.
 Thurs. 9:30 a.m. to 7:00 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

Email Mhansen@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

Federally Insured
 by NCUA

