

The Importance of Car Insurance

If you drive a vehicle, it's important that you understand the importance of maintaining car insurance. Here's why:

- Insurance is a requirement of your loan agreement – not just at SMSE, but at most lenders.
- It's a legal requirement in the State of Michigan.
- If we, or any lender, have to force place insurance, it's very expensive.
- Have the piece of mind knowing that you and your family are protected.



We understand that car insurance can be expensive, especially in and around the Detroit area, but you need to consider it as a part of your vehicle purchase. We recommend you shop around and compare policies and costs with reputable companies.

Caution on the Internet

It's so easy to get caught up on the Internet when looking for lenders or credit counseling services. But you need to be careful before you start providing personal information to Internet-based businesses – especially when you really don't know who they are. In no time, they'll be asking for account and credit card numbers, your Social Security number – everything they need to steal your money or identity....if they are not reputable. But how do you really know?

When it comes to your financial safety, stick with who you know. At SMSE, we have your best interest in mind, and you can take advantage of free financial counseling through Accel. Their counselors provide service to thousands of credit union members nationwide, and we are proud to have partnered with them for nearly 10 years. For your next loan, come to SMSE. For financial counseling, call Accel at 877-332-2235 or visit accelservices.org.



SMSE members can take advantage of many discounts through the Love My Credit Union Rewards program. Participating businesses include Sprint, ADT, TruStage, TurboTax, and more. Visit lovemycreditunion.org for details.

Notify Us When You Travel

If you have a VISA Credit Card or Debit MasterCard from SMSE, be sure to let us know when you travel. You are protected from unusual activity on your cards, so if you make transactions outside your normal pattern of use, your transaction could be denied if VISA or MasterCard are unable to contact you. That's why it's also important that we have your cell phone number.

2017 Christmas and/or Vacation Club Sign-Up Form

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

Start a new Club Account for the year 2017: 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 2017 Club Account.

Use direct deposit as the means to make deposits into my 2017 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 2017. Deposit an amount of \$_____ into my Club Account.

Name _____ Account # _____

Address _____

City _____ State _____ Zip _____

Home Phone Number (____) _____ Work Phone Number (____) _____

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 March 21, 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

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4



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



FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

LOVE AT FIRST DRIVE

With more than 250 makes and models, our professional Sales Consultants will help you find the vehicle you'll fall for.

Check out our great trade-in offer, April 1 – 30, 2017



Preview our great selection of quality used vehicles at enterprisecarsales.com

enterprise car sales
Haggle-free buying. Worry-free ownership.

SMSE members can take advantage of great deals at Enterprise during the Love At First Drive promotion! Stop by an Enterprise location near you and be sure to tell them you are a member of SMSE Federal Credit Union, and ask about their special trade-in deals. You can even apply for your SMSE loan before you shop! Call 248-557-2678, apply online 24/7 at smsefcu.com, or stop by the credit union office and we'll be happy to assist you.

Your Home Loan Center Spring Home Improvement Loans

Spring is a time when we are motivated to complete projects that we've been planning all winter – especially projects outside our home such as new siding, windows, painting, and landscaping. Maybe you even planned an addition to your home.

When it's time for a home improvement loan, come to SMSE for your financing. Choose a program that meets your needs, with low-rates and monthly payments to meet your budget.

Plan your home improvement project today and make it happen with a SMSE home improvement loan! Call our experienced Loan Representatives at 248-557-2678.

Home Mortgages

For 17 years, SMSE has partnered with the Mortgage Center in providing our members with home mortgage products and services. For over 25 years, Mortgage Center has been making people feel right at home. Whether you're buying or refinancing your home, the Mortgage Center experts are there to help you find the mortgage that will best fit your needs. They help you turn a house into your home.

Discover all of the home loans available to you, including exclusive products, by calling 888-562-6865 today, or visit mortgagecenter.com.



65th Annual Meeting & Dinner Dance

Saturday, April 29, 2017

American Polish Century Club, Sterling Heights

Live Entertainment – Dreams Deferred Band • Door Prizes

April 21st is the deadline to purchase tickets for our 65th Annual Meeting & Dinner Dance on April 29th. You'll enjoy an evening of great food, live entertainment, prizes, and a lot of fun socializing with your friends at SMSE Federal Credit Union. Doors open at 6:30 p.m., meeting at 7:00 p.m., and dinner at 7:30 p.m. \$35.00 for adults and \$25.00 for children.

There will be a short business meeting including an election for open positions on the Board of Directors, followed by dinner and entertainment.

Direct Deposit Perks at SMSE!

Relax and enjoy the benefits.

Direct deposit with SMSE provides convenience and includes rewarding perks for our members. Did you know?

- Your maintenance fees can be waived if you have direct deposit at SMSE.
- You may be eligible for a \$1,000 Payday Alternative Loan that is often extended to individuals who may have minor credit or debt-to-income ratio challenges.
- You may also qualify to receive lower loan rates, providing you have two additional qualifying SMSE services.

Signing up for direct deposit is easy! Simply provide your personnel department with the SMSE routing number – 272478350, along with your member account number and begin enjoying the benefits that are offered by your credit union.

