

ANOTHER BENEFIT OF MEMBERSHIP FROM



DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of membership keep getting better! Right now, [CREDIT UNION] members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. And, a great price for fully featured Unlimited.

What you get:

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

How you get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

Sign up today to discover the cash BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

LEGAL: FPO

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Loan Rates

The following is a small sampling of our low loan rates as of December 15, 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 60 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.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Holiday Closings

We will be closed:

Memorial Day - Monday, May 28

Independence Day - Wednesday, 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