

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Direct Deposits

If you have a direct deposit, whether social security or your paycheck, we are happy to set up automated transfers to your other accounts within the credit union. However, be aware that companies and federal agencies, especially Social Security, change their Company Identification Number from time to time, and this can affect our processing of your transfers. Please always check your statements (or even better yet, check Smart Branch) to ensure that your transfers are made properly. If they don't appear to be right, please call our Member Service Department and we can address it.

It's Christmas Club Time

If you have not opened a Christmas Club account yet – it's time now to think about it for 2019! Our members that have been saving since last year are ready for the holidays, and can withdraw their funds when they need it. Our Christmas Club accounts are convenient savings accounts that are limited to two withdrawals a year to make sure that funds are available. Open yours today.

2019 Christmas and/or Vacation Club Sign-Up Form

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

Start a new Club Account for the year 2019: 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 2019 Club Account.

Use direct deposit as the means to make deposits into my 2019 Club Account.

I would like to deposit an amount of \$ _____ to my Club Account (deposited bi-weekly).

I would like to increase the automatic deposit to my existing Christmas Club Vacation Club Account for 2019. 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.

Leaving Town?



If you are going to be traveling, and plan to use your credit union credit or debit card, be sure to let us know before you leave, to minimize any problems with getting approvals on your credit or debit card purchases.

CD and Super Saver Accounts

Your credit union offers a variety of Certificates of Deposit and Super Saver accounts. Terms on CD's are from 6 months to 60 months. Check with our Loan Department for current rates and any specials on CD accounts, or check with our Member Service Department for current rates and terms on the Super Saver account.

SMSE Debit Cards

Do you have our Debit Mastercard yet? It provides great convenience, can use it just about anywhere, either as a signature based or PIN based transaction. It is a requirement of the Debit Card program that it be tied to a draft (checking) account, so it's a good opportunity to open a checking account with us, as well.

Mortgage Center

SMSE offers a variety of mortgage services through our partner, Mortgage Center LLC. When you are ready for a mortgage loan, whether it is to purchase a home, refinance your home, or an equity loan to remodel your home or pay off your bills, they can help. You can get the ball rolling by calling them at (800) 353-4449.

Loan Savings

Did you know that if you use at least three services with the credit union that entitles you to a 0.50% reduction on our closed end loans? Eligible services include credit card, payroll deduction or recurring direct deposits, Christmas or vacation club accounts, Certificates of Deposit, and Super Saver. We are always looking for better ways to serve you.