



Get a \$100 Cash Reward for Each New Line You Switch to Sprint

Now, there are even more benefits to credit union membership! As a credit union member, you can earn \$100 for each line when you switch to Sprint®.

Here's how it works:

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

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

*Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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%
2015-2018 – up to 60 months	4.25%
2011-2014 – up to 48 months	5.75%

RVs & Motorcycles

Current model year – 72 months (\$25,000 or more) ..	5.25%
2016-2018 – up to 60 months	5.25%
2014-2015 – up to 48 months	5.25%

Boats

2016-2018 – up to 60 months	5.25%
2014-2015 – 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

We will be closed:
Monday, November 12 for Veteran's Day.



Thursday and Friday,
November 22 and 23 for Thanksgiving.



Monday and Tuesday
December 24 and 25 for Christmas.



Monday and Tuesday
December 31 and
January 1 for New Years.



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
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Ruthie Gordon, Director
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Federally Insured
by NCUA