

It's still not too late to open your Christmas Club Account

There is still time, but to get the full benefit of saving for Christmas 2019 it is better to start sooner than later! This is a great convenient way to financially prepare for the holidays, and you can withdraw these funds up to two times over the course of the year. Open yours today. (repeat coupon from October issue)

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 off \$ _____ 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.

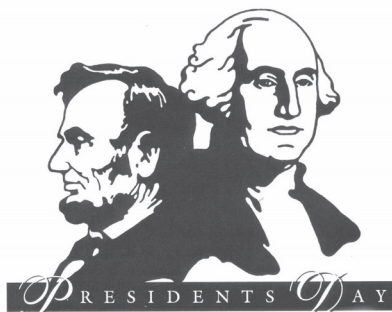
Holiday Closings

We will be closed:

Martin Luther King Jr. Day
Monday, January 21



Presidents Day
Monday, February 18



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.

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.



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

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