

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Financing is Our Specialty

When you need financing, come to SMSE first because we specialize in providing loans to our members. We offer a wide range of programs with low rates, flexible terms, and fast processing. You can even apply for your loan before you begin shopping.

- New & used purchases
- Refinance high-rate loans at other lenders
- Use your vehicle, boat or RV equity to pay off other higher-rate debt

You'll receive personalized service and we take the time to review the best possible loan program for you. We'll even review your credit report and suggest ways you can improve your credit score.

Applying is easy!

- Online 24/7 at smsefcu.com
- Call 248-557-2678
- Stop by the credit union office

**APR = Annual Percentage Rate, subject to change. Rate based on individual credit history, account relationship, model year, term of loan, and down payment. Loans cannot be used to pay on existing loans at SMSE.*

- Vehicles
- RVs & Boats
- Motorcycles
- Jet Skis & ATVs
- Motorhomes & Trailers
- And More

Vehicle Loans

As Low As

2.50% APR*



SMSE is now participating with Enterprise Car Sales, where you have the opportunity to purchase used vehicles that include vehicle certification, CARFAX report, and a 12-month, 12,000-mile warranty. You'll find that they provide affordable pricing, and you'll like their "no-haggle" policy. You also receive one year of roadside assistance, and if you change your mind, you can return the vehicle within 7 days or 1,000 miles.

Stop by 29301 Grand River Avenue, Farmington Hills. Or, if you are looking for a specific vehicle, call them at 248-426-1432. Be sure to tell them you're a member of SMSE Federal Credit Union.

Home Improvement Loans

Spring is a great time to accomplish projects around your home. Whether you want to renovate your kitchen or bath, finish your basement, install new siding or windows, or redo the landscaping, get the cash you need with a home improvement loan from SMSE.

Apply now and the money will be available when you're ready to start. We'll need a written estimate to process home improvement loans. Apply online at smsefcu.com, call 248-557-2678, or stop by the credit union office.

**APR – Annual Percentage Rate, subject to change. Rate is based on individual credit history.*



As Low As
8.5% APR

SMSE VISA Credit Card

- 8.9% APR* VISA Platinum – limits from \$5,000 to \$10,000
- 13.92% APR* VISA Classic – limits starting at \$500
- No annual card fees
- 25 days to repay your balance before a finance charge is imposed
- ATM access worldwide
- No over limit fees & no balance transfer fees

Apply for your SMSE VISA today. If you already have an SMSE VISA and would like to request a credit limit increase, contact us today at 248-557-2678.

**APR = Annual Percentage Rate.*



There's Still Time!

64th Annual Meeting & Dinner Dance Saturday, April 16, 2016

American Polish Century Club, Sterling Heights

April 11th is the deadline to purchase tickets for our **64th Annual Meeting & Dinner Dance**. 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. Elliott Purty and Ina Grant are running for 3-year terms, and Dr. Vanessa E.P. Ghant is running for a 2-year term on the Board of Directors. Martin Hansen is running for a 3-year term on the Credit Committee.



Credit Union STRONG™

NATIONAL CREDIT UNION YOUTH MONTH™



April is National Credit Union Youth Month. This year's theme is Credit Union STRONG. You'll find that your credit union is a source of financial strength for kids and teens, and a place to come to for all of their financial needs. Whether they want to start a savings program, open a checking account (age 16+), or learn about all of our electronic services, SMSE is a financial institution that will stick by them now and for many years to come.

If your child or grandchild is preparing for college, we have all the services they need – whether their college is across town or across the country.

Be Credit Union strong! Open a youth account at SMSE today.



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.

Reduce Your Risk For Identity Theft

Keep your cards and PINs secure, and never provide personal information to anyone asking you for this information by phone or by email. Plus, check your accounts often and report any suspicious activity right away. You are the best defense against identity theft.

Easy Access To Your Account

Although we love to see our members at the credit union office, you'll find that it's rarely necessary when you participate in these convenient services.

- Direct Deposit & Payroll Deduction
- 24/7 Home Banking
- More Than 30,000 Surcharge-Free ATMs Nationwide
- Checking & Debit MasterCard
- Over 5,000 Conveniently Located Shared Branches
- 24/7 Online Loan Application

Ask for these services today!

2016 Christmas Club Sign-Up Form

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

Start a new Club Account for the year 2016: 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 2016 Club Account.

Use direct deposit as the means to make deposits into my 2016 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 2016. 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 25, 2016. 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%
2011–2014 – up to 60 months 4.25%
2007–2010 – up to 48 months 5.75%

RVs & Motorcycles

Current model year–72 months (\$25,000 or more) . . 5.25%
2012–2014 – up to 48 months 5.25%
2007–2009 – up to 48 months 6.75%

Boats

2001–2014 – up to 60 months 5.25%
2007–2010 – 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 members can take advantage of many discounts through the

Love My Credit Union Rewards program. Visit lovemycreditunion.org for details.

Holiday Closings

Memorial Day

Monday, May 30

Independence Day

Monday, 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

John H. Mills, President
Robert Andrews, Vice-President
Ellen Corey, Treasurer
Ina Grant, Secretary
Dr. Vanessa E.P. Ghant, Director
Ruthie Gordon, Director
Elliott Purty, Director

Federally Insured
by NCUA

