

# FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

## July Enterprise Car Sale

**Receive a \$500  
Gift Card\***

If you are looking for a great used car, look no further than the Enterprise Car Sale for SMSE members for the entire month of July!

When you purchase a used vehicle from Enterprise Car Sales and finance it with SMSE Federal Credit Union, you will receive a \$500 gift card.\*

You can preview the great selection of quality used vehicles at:

**cuautodeals.com**

Visit either Enterprise Car Sales location:

- **Farmington Hills** 29301 Grand River Avenue 248-426-1432
- **Warren** 7830 Convention Blvd. 586-446-6440

### Apply Before You Shop!

Apply for your SMSE loan before you shop for your vehicle.

- Online at smsefcu.com
- Call 248-557-2678
- Complete and mail or bring us the loan application on the reverse side
- Stop by the credit union office

\*\$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 7/1/16-7/31/16 and financed through Southeast Michigan State Employees Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.



**enterprise car sales**  
Haggle-free buying. Worry-free ownership.

## Low-Rate Loans

### We Want To Help!

When you need a loan, make SMSE your choice for financing. You can choose from low rates, flexible terms, and monthly payments to meet your budget. We offer loans for many reasons:

- Home Equity Loans
- New & Used Cars, Trucks, SUVs, Vans
- RVs & Boats
- Personal Loans
- Jet Skis, Motorcycles & ATVs
- Debt Consolidation
- And More

## Refinance & Save

If you have higher-rate loans at other lenders, you can refinance those loans at SMSE's low rates. Most loans are eligible for refinancing such as cars, RVs, boats, motorcycles, home equity loans, personal loans, credit card balances, and more. Bring us your loan information and we'll show you just how much you can save.

**Complete and mail or bring us the mini loan application on the reverse side and we'll process your request right away.**

## SMSE VISA Credit Card

**The only card you need!**

We've found that many members are using credit cards from department stores that are charging up to 25% interest, and also have outstanding personal loans and credit card balances with interest rates much higher than SMSE rates. If this situation applies to you, close out those other cards and make your SMSE VISA the card you use for all of your credit card purchases.

Call us today at 248-557-2678, or stop by the credit union office to apply for your SMSE VISA or to request a credit limit increase.



## Make the Most of Your Home

Take advantage of the investments you've made in your home by using the equity you've already built. A Mortgage Center Home Equity Loan can help you consolidate debt, make needed home improvements, or take that dream vacation!

SMSE's partner, Mortgage Center, is here to help you find the right term and loan amount that meets your specific needs. Give Mortgage Center's Home Equity Specialist a call at 800-353-4449 or start your application online today at MortgageCenter.com.

Mortgage Center NMLS# 282701



# Let Us Know When You Travel

Your SMSE debit and credit cards are protected against unusual activity, like when you use your card in another State or outside your normal spending habits. If this activity is detected, you could be inconvenienced at the time of your purchase while VISA and/or MasterCard attempt to verify that it's really you making the transaction.

Contact us before you travel and we'll code your account for the period of time you plan to travel. Also provide us with your cell phone number so that you can be contacted quickly, if necessary.



## Share Account Transactions

### Limited to 6 Per Month

The Federal Reserve Regulation D restricts the number of transactions that can be made from the Regular Share Account because it is not classified as a "transaction" account. Therefore, you are limited to six (6) transactions per month. This includes automatic transfers (including POS transfers), transfers using SmartBranch (online banking), and/or transfers using SmartTeller (audio banking). More than six transactions cannot be accepted. We suggest you use an SMSE checking account instead.

## Holiday Closings

Independence Day: Monday, July 4 • Labor Day: Monday, September 5

## MINI LOAN APPLICATION

AMOUNT REQUESTED: \$ \_\_\_\_\_

TYPE OF LOAN ☐ Personal ☐ Car/Truck/Van/SUV ☐ RV  
☐ Boat ☐ VISA Credit Card ☐ Motorcycle  
☐ Other \_\_\_\_\_

Based on the type of loan requested, additional applications may be required.

### PLEASE PRINT

Account # \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Phone Number (\_\_\_\_\_) \_\_\_\_\_  
Monthly Housing Expense (Mortgage or Rent) \$ \_\_\_\_\_  
Monthly Income (Gross) \$ \_\_\_\_\_  
E-Mail Address \_\_\_\_\_  
Employer \_\_\_\_\_  
Social Security Number xxx-xx-\_\_\_\_\_  
Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
MONTH DAY YEAR

I hereby apply for credit with SMSE Federal Credit Union and authorize the credit union to obtain a credit report and/or may contact me or other parties to obtain additional information necessary to process this application. I understand additional applications and/or signatures may be required.

X \_\_\_\_\_  
SIGNATURE DATE

☐ Check here if you would like this loan to be joint. (You will be contacted for additional joint owner information and signatures.)

Mail To: Loan Department, SMSE Federal Credit Union  
17135 W. 10 Mile Road, Southfield, MI 48075

## Loan Rates

The following is a small sampling of our low loan rates as of June 24, 2016. For a complete listing of loan programs and rates, visit [smsefcu.com](http://smsefcu.com).

### Auto

Current model year – up to 60 months . . . . . 4.25%  
72 months (\$25,000 or more) . . . . . 4.25%  
2012–2014 – up to 60 months . . . . . 4.25%  
2008–2011 – 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.

## Results of Board Elections

At the Annual Meeting on April 16, 2016, the following members were re-elected to the Official Family:

- Elliott Purty and Ina Grant were re-elected to three-year terms on the Board of Directors.
- Dr. Vanessa E.P. Ghant was re-elected to a two-year term on the Board of Directors.
- Martin Hansen was re-elected to a three-year term on the Credit Committee.

See below for our complete Board listing, including officers.



### 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](http://smsefcu.com)

Email [Mhansen@smsefcu.com](mailto: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  
John H. Mills, Director

Federally Insured  
by NCUA

