

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Are you experiencing DEALER REGRET?

Did you finance your last vehicle at the dealer and you're wishing you had not? Don't worry because at SMSE you can apply to refinance that loan and get out of that deal.

Our experienced loan officers will work with you to see if we can save you money and perhaps even lower your rate and monthly payment. You have nothing to lose by checking it out.

Apply Today

- 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.



Vehicle Loans

As Low As

2.50% APR*

Holiday Shopping Convenience

Carry your SMSE Credit & Debit Cards

The holiday season is fast approaching! Don't be without your SMSE VISA credit card and Debit MasterCard for all of your shopping needs. Whether you are making online purchases or shopping at your local mall, these two cards are all you need. Don't use department store credit cards – where your rate could be as high as 25%!



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 pay your balance before a finance charge is imposed
- No over limit fees and no balance transfer fees

Whether you'd like to apply for a new card or increase your current VISA limit, contact us today at 248-557-2678.

Debit MasterCard

- Convenient access to your checking account funds
- No annual fee
- Use it as your ATM card at over 30,000 surcharge-free ATMs

YOUR LOAN CENTER

When you need a loan, think of SMSE as your Loan Center. Even if you have higher-rate loans and credit card balances at other lenders, you can bring those loans to SMSE and save.

- Home Mortgages
- Home Equity Loans
- Personal Loans For Many Reasons
- New & Used Vehicles, RVs, Boats, Motorcycles, Snowmobiles, Jet Skis, ATVs & More

Spread the word that we are here to help our members with all of their borrowing needs. We are here to help YOU!



In Memory

John H. Mills passed away on July 28, 2016. Mr. Mills had served as President of Southeast Michigan State Employees Federal Credit Union for twenty-one years, until earlier this year, and had served on the credit union's Board of Directors for many years before that. Mr. Mills was a tireless advocate for the members of SMSE, and was dedicated to ensuring that the credit union lived up to its Mission Statement. Mr. Mills is survived by his wife, Mary, and a son and a daughter. He is greatly missed by the Official Family and staff of SMSE, as he was always a strong advocate for SMSE and its members.



William J. Pitler passed away in June. Mr. Pitler served as Chairman of the Supervisory Committee of Southeast Michigan State Employees Federal Credit Union for many years. Mr. Pitler was committed to making sure that the affairs of SMSE were conducted in accordance with Generally Accepted Accounting Principles, and worked hard to ensure that our members were treated fairly and impartially. Mr. Pitler is survived by his wife, Sandra, and three sons and a daughter. He is very much missed by the Official Family and staff of SMSE.

SMSE Seeking Volunteers

SMSE Federal Credit Union is seeking volunteers willing to serve on the Board of Directors and Supervisory Committee. These two positions are critical to the ongoing growth and success of your credit union. If you are interested in volunteering, please submit a letter expressing your interest, and a brief resume of your work history. Please mail to:

Board of Directors

SMSE Federal Credit Union • 17135 W. 10 Mile Road • Southfield, MI 48075

Traveling? Let us know!

If you plan to travel and make transactions using your VISA credit card or Debit MasterCard, be sure to let us know and provide us with your cell phone number. Your cards/accounts are protected from fraud and unusual transactions outside your normal pattern and area of use. We'll need to code your account so that your transaction is not denied, or you may be inconvenienced waiting for VISA to confirm that it's you making the transaction.



♥ Discounts for SMSE Members

Through the collective buying power of credit unions, you can receive discounts from a wide range of businesses through the Love My Credit Union Rewards program, such as:

- Sprint
- DIRECTV
- TurboTax
- ADT
- TruStage Insurance
- CU Road Pal
- Allied Moving
- Love To Shop
- And More

For details, visit lovemycreditunion.org today.

Christmas & Vacation Club Accounts

Think of the Christmas & Vacation Club Accounts as a way to avoid using credit cards to fund your Christmas shopping and your next vacation. Saving separately and slowly in these accounts helps reduce the stress of holiday shopping, and helps you plan for a well-deserved vacation. Plan now and start today for 2017. Complete the form below and return it to the credit union office today!

2017 Christmas & Vacation Club Sign-Up Form

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

Start a new Club Account for the year 2017: 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 2017 Club Account.

Use direct deposit as the means to make deposits into my 2017 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 2017. 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 September 23, 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%
 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.*

Holiday Closings

Veterans' Day – Friday, November 11

Thanksgiving Day – Thursday, November 24

Day After Thanksgiving –
Friday, November 25

Christmas – Friday, December 23 &
Monday, December 26

New Year's – Friday, December 30 &
Monday, January 2



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
 Ellen Corey, Treasurer
 Ina Grant, Secretary
 Dr. Vanessa E.P. Ghant, Director
 Ruthie Gordon, Director

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 by NCUA

