

FINANCIAL FOCUS

A publication of Southeast Michigan State Employees Federal Credit Union

Mobile Banking *Now Available*

Your SMSE account is at your fingertips through your smartphone with our new Mobile Banking service. Make transfers, inquiries, loan payments, access our website, and more...and this service is available to you at no additional charge! Enjoy many of the features of our SmartBranch Online Banking system when you're on the go. Here's how to get started:

- Sign into SmartBranch Online Banking and add Mobile Banking.
- From your smartphone, go to the App Store if you have an iPhone, or Google Play if you are using an Android phone.
- Search for and download "Touch Banking."
- When prompted, enter the code "smsemobile."
- Log in with the same user name and password used for SmartBranch Online Banking.



It's that simple. You'll enjoy having access to your account 24/7 from any location where you have an Internet connection. Download the SMSE Mobile App today!

Loans For Many Reasons

SMSE offers loan programs to meet your needs – all with low rates, flexible terms and affordable monthly payments.

- Enjoy the wonderful state and national parks in your RV or camper trailer.
- Take advantage of the beautiful lakes with a boat or jet ski.
- Get the home of your dreams with a home mortgage loan.
- Take advantage of the equity in your home with an SMSE home equity loan.
- Carry a low-rate SMSE VISA credit card for all your shopping and travel needs.
- Obtain a personal or revolving credit loan for a wide range of purposes.



We are your one-stop shop for all of your lending needs. Look no further than SMSE when you are in the market for a loan.

Used Car Loans

SMSE is the lender to choose for new car loans...but did you know that we offer great rates for used car loans too? Many financial institutions charge high rates and require large down payments for used vehicles – but not SMSE! You can even apply for your loan before you start shopping, so it's ready when you are.



Refinances Available Too!

If you financed your vehicle at a higher-rate with another lender, you're never stuck with that loan. You may be able to refinance that loan at SMSE's low rates. Just bring us your loan information and we'll let you know just how much money you can keep in your pocket.



Annual Meeting *A Huge Success!*

More than 130 SMSE members, family members and guests enjoyed a wonderful evening at the Annual Meeting & Dinner/Dance on April 29th which was held at the American Polish Century Club in Sterling Heights. Great company, wonderful food, and enjoyable entertainment by the Dreams Deferred Band! Thanks to all who attended.



At the business meeting portion of the Annual Meeting, Robert Andrews and Bonnie Odom-Brown were re-elected to the Board of Directors, and Melva Johnson was re-elected to the Credit Committee.

Are you enjoying the convenience of an SMSE checking account and debit card? Ask for these services today!

Plans To Travel This Summer?

Be sure to let us know!

Did you know that your credit and debit cards are protected against unusual activity? That means that if your cards are used outside your normal usage habits, VISA and MasterCard have a layer of protection that could stop that transaction. Therefore, if you plan to travel this summer, be sure to let us know so that we can code your account. Plus, be sure we have your cell phone number in case it's necessary for you to be contacted to make sure it's really you making the transaction.

Although we hope it's comforting to know that you are protected, we want to ensure you are not inconvenienced. Just give us a call and let us know about your travel plans.



Do You Have Car Insurance?

Protect Your Investment!

It may be surprising to find out the percentage of drivers who operate vehicles without insurance. If you are one of those people, it's vital that you understand the importance of maintaining car insurance. Here's why:

- Insurance is a requirement of your loan agreement – not just at SMSE, but at most lenders.
- It's a legal requirement in the State of Michigan.
- If we, or any lender, have to force place insurance, it's very expensive.
- Have the piece of mind knowing that you and your family are protected.

We understand that car insurance can be expensive, especially in and around the Detroit area, but you need to consider it as a part of your vehicle purchase.

truSTAGE We recommend you shop around and compare policies and costs with reputable companies. One such company is TruStage – through which SMSE members can get ample coverage at competitive prices. Visit trustage.com today and be sure to let them know you are a member of SMSE.

2017 Christmas and/or 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 # (____) _____ Work # (____) _____ Cell # (____) _____

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 June 19, 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%
 2014–2016 – up to 60 months 4.25%
 2010–2013 – up to 48 months 5.75%

RVs & Motorcycles

Current model year–72 months (\$25,000 or more) . . . 5.25%
 2014–2016 – up to 48 months 5.25%
 2010–2013 – up to 48 months 6.75%

Boats

2014–2017 – up to 60 months 5.25%
 2010–2013 – 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

Independence Day

Tuesday, July 4

Labor Day

Monday, September 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

Robert Andrews, President
 Elliott Purty, Vice President
 Ellen Corey, Treasurer
 Ina Grant, Secretary
 Dr. Vanessa E.P. Ghant, Director
 Ruthie Gordon, Director
 Bonnie Odom-Brown, Director

Federally Insured
 by NCUA

