



Check Out These Rewards!

With a Rewards Checking account at Southeast Financial, you could be earning cash back by activating offers from our Purchase Rewards program in Online Banking. Participating merchants include national brands like Netflix, iTunes, Home Depot, and Burger King, along with local favorites.

The Purchase Rewards program is free, and if you have a debit card and use Online Banking, you're already signed up. There's no action required on your part, and there's no limit to the rewards you can earn!

In addition to great rewards, a Rewards Checking account includes:

- **Free mobile app** so your account is available 24/7.
- **Free transfers*** between your Southeast Financial accounts and your outside accounts.
- **Free bill pay** through Online Banking.
- **Free mobile deposits** so you can make one less stop at a branch.
- **Free money management tool** to keep track of spending, set goals, and more.

Are you missing out on the great cashback rewards you could be earning with a Rewards Checking account? It's easy to open an account today! Apply online, in-branch, or by calling our Member Service Call Center.

[Start Earning Rewards Today!](#)

*Regulation D restrictions still apply. Refer to the current Schedule of Products and Fees for fee charged to transfer from your Southeast Financial accounts to other person/entity's accounts.

Finding Your Dream Boat

Boat shows offer variety and competition when making your purchase.

Boat shows are a great opportunity to see all the latest and greatest boats, jet skis, and other watercraft in one place. However, if you do your research and plan ahead, you also have a chance to snag a great deal.

Competition between dealers at boat shows can be fierce, giving you the upper hand when negotiating a final price. Boat shows are only held once a year, so there is more incentive to close a sale. Plus, there are often special deals or offers exclusive to the boat show.

You can also see all your purchasing options in one place to make more direct comparisons between brands and models. When you find a boat you like, don't forget to ask for advice from the competition. They're more likely to point out flaws or drawbacks in the vehicles you're considering.

Another great way to improve your purchasing experience is with a preapproved vehicle loan from Southeast Financial. When you're preapproved, you know exactly how much you can spend and what your payments will be. You'll be at an advantage when negotiating with dealers and feel confident that you made a great purchase with your new boat.

Right now, we're offering rates as low as 5.25% for 60 month loans! It's quick and easy to apply online, so you can be ready to start cruising in the boat of your dreams.

[Get Preapproved Today!](#)

Subject to credit approval. Advertised rates are subject to change without notice and may vary based on applicant creditworthiness and loan term. Minimum loan amount \$12,000 for 72 and 84-month terms. Other restrictions may apply. Payment Example: At 5.25% APR, 60 monthly payments of \$18.99 for each \$1,000 borrowed.

We Heart Babies

Share the love this February

We Heart Babies is a non-profit that provides emotional and financial support for families whose babies have undergone lifesaving heart surgery, and comfort items for families during their hospital stay.

Stop by any of our branches during the month of February and help us share the love with a donation to We Heart Babies.



[Learn More about We Heart Babies](#)

Understanding Medicare Webinar

Tuesday, February 12, 2019

Planning for retirement is never easy, and maneuvering through Medicare rules and regulations is one more step in an already confusing process. If you're retired or nearing retirement, you've probably considered the role Medicare will play in your future, or maybe you would like additional information to help a loved one through the process.

In this webinar you'll learn:

- Medicare "basics" and the differences between Parts A, B, C, and D.
- tips for choosing your coverage and enrolling in Medicare.
- how to consider health care costs when planning your retirement income.

[Register to Attend Today!](#)

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