



29 Is Your New Lucky Number

Don't miss out on these leap year specials

This year, February gives us an extra day at the end of the month and that means time to get more done. Inspired by this, we're giving our members the opportunity to do more with their finances this February, too! During the entire month, members can take advantage of these Leap Year specials.

More Get Up And Go with a Vehicle Loan

Get more with a great rate when you finance or refinance a vehicle loan at **2.9% APR for 29 Months**. This special rate is available for both new and used vehicles, including cars, trucks, SUVs, motorcycles, RVs, and other alternative vehicles.

From application to closing, vehicle loans can be completed online. You can also submit an application by stopping by your local branch or contacting our Loan Call Center available Monday - Friday 7:00am - 6:00pm CST at 800-521-9653.

Start your Online Application

Disclaimers: Subject to credit approval. Minimum credit score of 620 required. Excludes refinance of existing Southeast Financial loans. Loans must close on or before 02/29/2020 to qualify for special rate. Other restrictions may apply. Loan Payment example: At 2.9% APR, 29 payments of \$35.75 for each \$1,000 borrowed.

More Financial Flexibility with Skip-A-Pay

Looking for a way to have a little more cash on hand this month? Take advantage of our Skip-A-Pay program. The application fee for qualifying February or March loan payments has been reduced from \$60 to **\$29 for each skipped payment**.

Skip-A-Pay applications can be found in Online Banking under the Account Maintenance tab. The online application will be reviewed after submission and qualified loans will receive the discounted fee. [Paper applications](#) can be completed and returned to your local branch or emailed to the Member Service Call Center.

Log In To Online Banking

Disclaimers: Offer valid for February or March payments only. Application must be submitted on or before 02/29/2020 to qualify for reduced fee. Limit of one skipped payment at discounted fee per qualifying loan suffix. All other Skip-A-Payment terms and conditions apply.

Are you using Loan Pay?

Quickly and easily make online loan payments from outside accounts

Southeast Financial is excited to offer Loan Pay, available through Online Banking and the mobile app. Using Loan Pay, you can make one-time or recurring payments towards your Southeast Financial loan from your account at an outside financial institution.

It's easy to get started. Select "Loan Pay" under the "Move Money" menu in Online Banking and follow the on screen instruction to connect your account and set up your payment.

Check Out These Rewards

Are you making the most of your checking account?

With a Rewards Checking account at Southeast Financial, you could be earning cash back from our Purchase Rewards program. The program is free, and if you have a debit card and use Online Banking, you're already signed up. Activate offers to earn cash back when you shop with your Southeast Financial debit card.

There's **no minimum deposit** and **no balance requirement** to open your Rewards Checking account and there are **no monthly maintenance fees** when you enroll in eStatements*

In addition to great rewards, you'll enjoy:

- **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 perks that come 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 Your Application

*Fee Waived for members under 18, members age 55+, and members with line of credit loans.

**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.

Join us for America Saves Week!

Make the pledge and improve your financial health

Since 2007, America Saves Week has been an annual celebration as well as a call to action for everyday Americans to commit to saving successfully. The America Saves pledge is the framework that allows savers to set a goal and make a plan to achieve better financial stability.

- Monday Theme – **Save Automatically**
- Tuesday Theme – **Save with a Plan**
- Wednesday Theme – **Save for the Unexpected**
- Thursday Theme – **Save to Retire**
- Friday Theme – **Save by Reducing Debt**
- Saturday Theme – **Save as a Family**

Join us for America Saves Week on Facebook as we share tools and resources that inspire individuals and families to save successfully and achieve better financial stability.

Make the Pledge

Understanding Medicare Webinar

Tuesday, February 11, 12-1pm CST

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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