



switch

Make the switch. Make \$50.
Tell a friend & make \$25 more!

Make the switch. Make \$50.

We're so sure you'll love banking with Southeast Financial, we're putting money on it! That's right! It pays to make the switch to checking with Southeast Financial during our Switch promotion, when you can earn \$50 for opening your first Southeast Financial checking account. It's easy!

It's just five steps:

1. Open a qualifying Southeast Financial checking account
2. Register for eStatements
3. Set up a recurring monthly direct deposit of \$500 or more
4. Make ten (10) debit card purchases
5. Complete and submit the Switch form on our website

It pays to tell a friend about Southeast Financial!

With our referral program, you can earn \$25 when your friend opens a qualifying checking account. It's easy! Just invite friends and family members to open their account, then register each referral using the Tell-a-Friend form on our website. If the person you register opens a new checking account and completes the steps to qualify, we'll deposit \$25 into your account!

[Make the Switch!](#)

[Tell a Friend!](#)

To view full promotion details and eligibility requirements for the Switch and Tell-a-Friend promotions, follow the links above.

Spring into a New Home

How to compete in the springtime market

Warmer weather makes Spring the perfect time to find your next home. If you're making the move this year and looking for a bargain, don't wait to start shopping.

Although the number of homes for sale is on the rise, inventory continues to be lower than average, especially for more affordable entry-level and mid-priced homes. With fewer homes to consider and concern over rising interest rates and prices, home buyers are facing some stiff competition.

Here are a few things you can do to make the buying process smoother and get into the home of your dreams:

- **Get preapproved.** If you know exactly how much you can spend, your bargaining position is stronger. It can also help you avoid overpaying in a bidding war since you'll know when to walk away.
- **Keep an open mind.** Don't ignore listings because they're from a nontraditional seller. Foreclosures and short sales are a great way to get more house for your money.
- **Find an expert.** Real estate is all about location. An agent that specializes in your preferred neighborhood offers extra knowledge and connections.
- **Be prepared to pay list price.** With so much competition, trying to save a few thousands dollars could cost you the sale when there are multiple offers on the table.

At Southeast Financial, we offer a variety of mortgage loan programs to fit your needs. Visit us at southeastfinancial.org to check today's rates and apply online. Contact our Mortgage Department to talk about starting the preapproval process today!

[Get Preapproved Today!](#)

Loan approval, interest rate, and downpayment required based on creditworthiness, amount financed, and ability to repay. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change.

Retirement Income Planning Seminar

Dates in March and April

Retirement income planning is the process of understanding how much income you'll need during your retirement years to support the retirement lifestyle you want, and positioning your assets to provide that income. While there's no such thing as a "one size fits all" plan, there are steps you can take to help improve the possibility of a financially secure retirement.

In this seminar on Retirement Income Planning, you'll learn:

- how to plan for when your retirement will start (including the impact of early retirement, delayed retirement, and working in retirement), how long it will last, and the retirement lifestyle you want.
- steps to estimate the amount of money you'll need in retirement to meet your goals, factoring in health-care costs, taxes, and inflation.
- how to supplement fixed income sources such as Social Security and an employer pension with your retirement savings, including the products and investment strategies you should consider, a sustainable withdrawal rate, and the right order to tap various accounts.

You'll also receive a complimentary workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.

[Register to Attend Today!](#)

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Annual Meeting

Join us for a Southeast Financial update at the Annual Meeting on Friday, March 22, 2019, at 7:30 am. The meeting will be held at our Franklin, Tennessee headquarters branch, and we'll be serving coffee and light refreshments. Hope to see you there!



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