



## Before you start house hunting, prequalify.

### Make Southeast Financial your first stop.

You don't have to wait to find the perfect home to secure your loan. In fact, getting prequalified for your mortgage can improve your home buying process.

**Know your options** Discussing mortgage options with your lender ahead of time can help you pick the type of loan that works best for you.

**Stick to your budget** A prequalification will give you a good idea of how much you can afford to spend before you start house hunting so you can stay within your budget.

**Appeal to the seller** When you're ready to make an offer, a prequalification lets sellers know you're serious about buying. In fact, many sellers require a formal prequalification letter from the lender before accepting a bid.

A mortgage prequalification isn't a final commitment that your loan will be approved. Once the seller accepts your bid, your loan application will be submitted for a full underwriting review, so it's important that the information you provided for your prequalification review is accurate and doesn't change during the process.

A few examples of items we verify during the final underwriting process that could affect the terms of your approval or even prevent a final approval include:

- new debts or obligations
- missed payments
- income or job changes

When in doubt about making any changes before final approval, including paying off debt, the best rule of thumb is to consult your loan officer.

If you're planning to make a move this summer, don't miss out on the perfect home. Apply now to get prequalified for your mortgage loan. **Call 615-465-5414 or 615-465-5408 to speak with one of our mortgage professionals or apply online at [southeastfinancial.org](http://southeastfinancial.org).**

Disclaimer: Loan approval, interest rate, and down payment 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. Other restrictions may apply.

## Fund your summer fun!

### A personal loan can help you get away from it all.

Have you been planning your summer vacation, but are just a little short on funds? With a personal loan from Southeast Financial, you can borrow the money you need for vacation now, then pay it off over time. Because the rate and term are fixed, your payment amount is the same each month, so it's easy to figure out how much you'll need to include in your budget.

Don't put off your vacation this year! Apply online today and make your summer vacation dreams come true.

Apply Today

Subject to credit approval. Some restrictions may apply.

## BITE Hunger with Feeding America

### Your donation to local food banks makes a difference.

In April, Southeast Financial branches participated in BITE Hunger with Feeding America, a network of over 200 food banks. Across the country, Feeding America feeds 46 million people at risk of hunger.

Branches collected food and monetary donations for Feeding America and employees could volunteer at their local food bank. **Thanks to members and employees, our donation of food, money, and time allows Feeding America to provide almost 3,350 meals!**



As a credit union, our goal is to continue to have a positive impact in the communities we serve. Make sure to check our [Facebook page](#) to see how you can join our next community activity and help make a difference.

## Social Security Seminar

### Seminar: Dates in June | Webinar: Tuesday, June 11

There's a big difference between not working and not worrying. But for millions of Americans, the worrying begins after the working ends. A "hit-or-miss" plan for generating retirement income may prevent you from enjoying the stress-free retirement journey you've worked so hard for. Don't let this happen to you. Learn answers to your retirement income planning questions now.

**This seminar will concentrate on the strategies and planning necessary to make your retirement successful. We'll address the many issues affecting retirees such as:**

- How do I get the most from my pension and Social Security?
- How should I invest to generate income during my retirement?
- How can I make sure that I can meet my health care needs?
- What sources of income should I draw upon and when?

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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