



## TAKE A PAY-CATION

Do your summer plans include taking a dream vacation? Maybe you're tackling some much-needed work around the house. Whatever you have in mind, we may be able to help you take a summer pay-cation. From a new roof to a cruise to the Caribbean, let your imagination run wild with possibilities.

With no required payments for 60 days, you'll enjoy a pay-cation when you purchase a vehicle with an auto loan from Southeast Financial. Chances are, we can help you save money when you refinance your loan from another lender, too – our current rates for used or refinanced vehicles are as low as 4.5% APR for 60 months!

**How much could you save when you refinance? Here's an example:**

Original Loan	New Loan (5 Years)	New Loan (4 Years)
Loan Amount: \$15,000	Loan Amount: \$12,458	Loan Amount: \$12,458
Rate: 8%	Rate: 4.5%	Rate: 4.25%
Term: 5 Years	Term: 5 Years	Term: 4 Years
Payment: \$304	Payment: \$232	Payment: \$283
Months Paid: 12	<b>Monthly Savings: \$72</b>	<b>Monthly Savings: \$21</b>

Apply 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. Excludes refinance of existing Southeast Financial loans. Other restrictions may apply. Payment Example: At 4.50% APR, 60 monthly payments of \$18.99 for each \$1,000 borrowed.

## You could be this year's Magic Minute winner!

Imagine the rush of gripping the handle of an empty, oversized shopping cart in a warehouse stacked to the rafters with high-end merchandise – flat screen TVs, laptops, tablets, sporting goods, appliances and more – and you have one full minute to grab as much cool stuff off the shelves as you can. Legs flexed, eyes forward, you wait for the starting buzzer to sound and . . . zoom! You're off on a mad dash to bag anything in sight that strikes your fancy!

It can happen to you! Southeast Financial wants to give all of our CURewards cardholders the chance to win a trip to Chicago for the most outrageously exciting shopping thrill of a lifetime.

It's called the Credit Union Magic Minute sweepstakes and here's all you need to do for a chance to win an all-expense-paid trip to the Windy City and a place for you and a guest at the starting line:

1. Register to enter the sweepstakes [here](#).
2. Get an additional entry in the sweepstakes each week you use your Southeast Financial credit card to make at least three purchases between June 4 and September 9, 2018.
3. Every time you use your card, your name will be entered in up to seven drawings to pick the winners from credit unions participating in the Magic Minute.
4. The more you use your card, the more entries you'll have in the drawings, and the better your chances of winning.
5. Register now and start dreaming! Check [here](#) for complete sweepstakes details, rules and alternate method of entry.

Don't Have a Credit Card? Apply Now!

No Purchase Necessary to enter or win. Open to credit cardholders who are legal residents of the 50 U.S., D.C. or Puerto Rico, 21 or older, who are enrolled in a participating Credit Union CURewards Program. Ends 9/9/18. Void where prohibited. See full rules & how to enter without purchase at [www.cumagicminute.com](http://www.cumagicminute.com). Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

## Hot Rates on Mortgages

**Southeast Financial can help get you into your dream house.**

Are you considering a move this summer? At Southeast Financial, we offer a variety of mortgage loan options to fit your needs including conventional loans, FHA loans, and USDA loans. Have questions about which option would be best for you? Our friendly mortgage department is available to assist you throughout your home buying process. Call us at 615-743-3700 or 800-521-9653, or send an email to [mortgageservices@southeastfinancial.org](mailto:mortgageservices@southeastfinancial.org).

View Current Rates

## Graduate to a Car You Love!

**Your diploma can help you get a vehicle loan.**

Congratulations, grads! You're on your way to new beginnings, and now is a good time to start considering your financial future. If you've recently graduated with a post-secondary degree (Bachelors or two-year diploma/certificate program), the College Graduate Auto Loan Program can help you get off on the right foot. It's easy to apply online and you can complete the entire loan process, from application to closing, without visiting a branch!

Learn More

## Mapping Out Your Social Security

**Seminar and Webinar Dates in June**

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.

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 healthcare needs?
- What sources of income should I draw upon and when?

View Dates and Register to Attend Today!

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