

# the newsletter

southeast financial credit union news | september 2022



## Time for a Fall Fix Up

The equity in your home can help complete your to-do list.

With summer wrapping up and the weather cooling off, now is a perfect time for home improvements. Thinking about updating your kitchen, replacing windows, or redecorating? The equity you have in your home could help you complete all your projects and make that dream come true.

No matter how long your to-do list is, home equity loans and lines of credit are great ways to find that little bit of extra cash to check off every item. Planning a few big projects? A home equity loan is a great way to borrow a specific amount. Want to have cash on hand when you find time to work on smaller projects? A home equity line of credit allows you to access your available credit when you need it.

Have questions about which option would be best for you? Contact one of our mortgage professionals for additional assistance. Call us at 615-465-5414 or 615-465-5408, or send an email to [mortgageservices@southeastfinancial.org](mailto:mortgageservices@southeastfinancial.org).

[Start Your Application](#)

Subject to credit approval. Some restrictions may apply. Rates and terms may vary according to applicant creditworthiness, loan term, and property equity.

## Don't miss your chance to win \$5,000!

Have you been keeping your Southeast Financial card top of wallet?

Simply use your Southeast Financial credit card on everyday purchases a minimum of four times per week from July 11 - October 30, in order to qualify for the drawing. Five participating eligible cardholders will be selected each month to win the prize. That's a total of 20 winners! Additionally, 10 credit unions will be randomly selected to receive \$10,000 to donate to the charity of their choice.

[Learn More](#)

## Financial Education Webinars from MEMBERS Financial Services

### September 6: The Return of Conservative Investing

Market volatility. Low interest rates. Retirement risks. All of these headwinds are making it tougher than ever to know where to invest your retirement savings. In this virtual seminar, you'll learn how conservative investments like certificates of deposit (CDs) and annuities can help get your financial plan back on track.

[Register to Attend](#)

### September 20: A Clear Direction on the Road to Retirement

There's a big difference between not working and not worrying. But for millions of Americans, the worrying begins after the working ends. If you only have a hit-or-miss plan for generating retirement income, you may not enjoy the stress-free retirement journey you've worked so hard for. Don't let this happen to you.

[Register to Attend](#)

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to risk, and may lose value. This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

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