



Help Them Dream Big

Start saving for their tomorrow today.

As a grandparent, you try to make sure your grandchildren are happy and healthy. You might help out by babysitting, cooking a meal, checking homework, or picking them up from school. One area of their lives you may not think about contributing to is their financial future.

Give your grandchildren a head start on the road to financial success by opening a savings account for them. In addition to helping them monetarily, it's a great way to begin teaching kids about money. To get the most bang for your buck, look for opportunities to involve them in the process, from opening the account with you and making deposits to setting savings goals and developing a plan to reach them. Along the way, encourage them to track their progress in Online or Mobile Banking and watch their savings grow.

Stop by any branch and ask us about opening accounts for your loved ones. The lessons they learn today will benefit them for years to come, and the memories you make together will last a lifetime.

De-Stress Your Vacation

With an RV, you can travel anywhere the road takes you.

Flexibility When you don't have to worry about booking a hotel, you can travel whenever you catch the itch. Then, stay as long as you want in each location.

Bring the Dog Say goodbye to the additional expense of boarding or finding a pet sitter. Your four-legged friend can tag along with you on all your adventures!

Save Money There's no need to buy plane tickets, book hotel rooms, or eat out every night when you're traveling, so the savings really add up.

At Southeast Financial, our gimmick-free financing means there's no application fee, no prepayment penalty, no rate bump for private sales, and you'll have up to 60 days to make your first payment. Start your adventure today with rates as low as 5.25% APR for 60 months!

[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 5.25% APR, 60 monthly payments of \$18.99 for each \$1,000 borrowed.

Money Knowledge as They Grow

Financial literacy is important at any age!

Teaching children about money throughout their lives gives them the tools to be financially successful. It's important to tailor topics to their age, interests, and the financial experiences of your family. Not sure where to start? Here are a few options for several age groups:

<p>Pre-School</p> <ul style="list-style-type: none"> Identify coins Play store or restaurant Clip coupons (with safety scissors) 	<p>Middle School</p> <ul style="list-style-type: none"> Teach comparison shopping Go yard sale shopping Pretend to invest in the stock market 	<p>College</p> <ul style="list-style-type: none"> Talk about student loans Show the importance of giving Check credit scores
<p>Elementary School</p> <ul style="list-style-type: none"> Take a trip to visit the credit union Open a savings account Encourage coin collecting 	<p>High School</p> <ul style="list-style-type: none"> Open a checking account Start a part-time job Create a budget 	<p>Post-College</p> <ul style="list-style-type: none"> Review health insurance plans Start retirement planning Create long-term goals

Even if your kids are older, the best time to start talking about money is right now. Looking for additional tools? Visit the [Money Matters](#) page on our website.

18th Annual Southeast Financial Golf Classic

Join us Monday, September 23

As part of our commitment to supporting the communities we serve, we're pleased to invite you to the 18th Annual Southeast Financial Golf Classic, benefiting Hope Clinic for Women and United Cerebral Palsy of Middle Tennessee.

Join us on Monday, September 23, at Franklin Bridge Golf Course for a day full of fun, food, and friendly competition. Team registration for the four-person scramble includes a round of golf, lunch, dinner, entertainment, and a gift bag for each player. Prizes will be awarded for the first and second place teams in each flight and in the closest to the pin competition.

It will be a day of golf to remember, but more importantly, the money you help raise will have a lasting impact on our community through these two charities.

[Register a Team](#)

September Seminar and Webinar Topics

Retirement Challenges for Women Seminar - September and October

When it comes to saving for retirement and planning for retirement income, women face some unique challenges. The wage gap often leads to women earning less than men over their careers, and women are also more likely to take breaks from the workforce to serve as family caregivers. It's important to recognize these potential obstacles and plan accordingly.

Life Insurance Webinar - September 10

Life insurance can help provide for the people who depend on you financially. It can be used to help to replace your lost income, cover debts, pay your mortgage, fund a child's education, and more. With so many different life insurance options, it's sometimes hard to know what is right for you and your family.

Your Employer-Sponsored Retirement Plan Webinar - September 24

Today's retirees are living long and active lives. They're traveling and going back to school; helping to care for grandchildren; playing sports, pursuing hobbies, and even embarking on new careers. How do you want to spend your retirement? Your employer wants to help you plan now for the life you want in retirement.

[Register to Attend Today](#)

MEMBERS Financial Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **NOT NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional. To discuss your specific SSA benefits questions, please contact the SSA office in your area. FR-2685999.10819-0921

