

BLACK FRIDAY & CYBER MONDAY

5% APR
12 MONTH TERM

HOLLY JOLLY HOLIDAY LOAN \$500

Visit any Southeast Financial branch or contact our Loan Call Center on Black Friday, November 23, or Cyber Monday, November 26, to apply for a \$500 Holly Jolly Holiday Loan at a low 5% APR for 12 months. That means payments are less than \$45 per month! Don't miss out on a chance to put some extra Christmas jingle in your pocket this year!

Max loan amount \$500. Subject to credit approval. Apply in person at any branch on 11/23/18 or 11/26/18 between 8:00 am and 4:30 pm. Applications can also be submitted by calling 800-521-9653 between the hours of 7:00 am and 6:00 pm CST on 11/23/18 or 11/26/18. Loans must close on or before 12/3/18 to qualify for this special rate. Payment Example: For \$500 borrowed at 5% APR, 12 monthly payments of \$42.80. Limit one loan per borrower. Other restrictions may apply.

Double Points for Black Friday and Cyber Monday

From Friday, November 23 through Monday, November 26, you'll earn double points on all purchases made online or in-store when you pay with your Southeast Financial VISA Platinum credit card. These points are redeemable at the CURewards Mall for items like TVs, jewelry, home goods, travel, and more! Points will be available in mid to late December.

Don't have a Southeast Financial credit card? There's still time to take advantage of this opportunity and all the other benefits of a Southeast Financial credit card.

[Apply Today!](#)

A New Way to Move Your Money

Fast, Easy, Secure, and Coming Soon to Online Banking

You talked. We listened. You told us you wanted an easier way to move your money, and we're excited to announce that External Funds Transfers are coming to Online Banking this December!

With the External Funds Transfer service, you'll be able to make bank-to-bank transfers, moving your money between your Southeast Financial savings and checking accounts and your accounts at other financial institutions. Set up one-time or recurring transfers in minutes, right from your computer.

The External Funds Transfer service also features Popmoney, a person-to-person transfer service that makes it easy to pay people securely from your cellphone or online, whether you're splitting the check for lunch or sending money to your college student.

Bank-to-bank or person-to-person, external transfers are easy and secure, and the funds are available in just three business days. Keep an eye on your inbox for more information about this exciting new service coming to Online Banking next month. Not on our email list? Click the signup link in the footer!

Refer to the Schedule of Products and Fees, located on our website, for current fee information. Savings account transfers are subject to Reg D restrictions, outlined in the Disclosure Manual provided to you at account opening and available on our website.

Long Term Care Webinar

Tuesday, November 13, 2018

According to the federal government, a majority of people over age 65 will need some type of long-term care, with a significant number of people needing care in a nursing home.

In this webinar on Long-Term Care Planning, you'll learn:

- what long-term care is and where it's provided.
- strategies to pay for long-term care.
- key features and government incentives for long-term care insurance.
- how Medicare and Medicaid factor into long-term care planning.

[Register to Attend Today!](#)

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.** CBSI is a registered broker/dealer in all fifty states of the United States of America. FR-2292464.1-1018-1120

