

the newsletter



southeast financial credit union news | december 2018



The Best Month to Buy a New Car

Have you been dreaming of a new car as well as a white Christmas? You're in luck! Here are a few reasons why industry insiders say December is the best time of year to buy a new car.

Dealership and Salesperson Quotas Many dealerships and individual salespeople have quotas they need to reach for the month or year. Some dealerships may also be competing to be the top seller of a specific model vehicle for the year.

Fewer People on the Lot Winter weather often deters people from stopping by a dealership and wander around the lot. Salespeople may be more willing to make a deal since they might not have many other potential buyers coming in.

Making Room for New Models Many dealers offer deals on the previous year's model to make room for new stock, especially if the new model has any significant upgrades or redesigns.

In fact, the later you can wait in December to make your purchase the better. Right now, we're offering rates as low as **4.00% APR for 5 years** on new vehicle loans. Apply online now for pre-approved financing, and we'll see you at the dealership on New Year's Eve!

Apply Today!

Disclaimer: 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. Other restrictions may apply. Payment Example: At 4.00% APR, 60 monthly payments of \$18.42 for each \$1,000 borrowed.

Double Points for Free Shipping Day

Online shopping offers more selection than your typical mall; plus, you don't have to fight other shoppers for that perfect gift. However, you do have to worry about whether your order will arrive in time for the big day.

Feel confident that your holiday purchases will arrive on-time by ordering on Free Shipping Day, December 14. On this day, both large and small online merchants offer free shipping with guaranteed delivery by Christmas Eve. See a full list of participating businesses at the [Free Shipping Day](#) site.

We're participating by offering **double points on all purchases** made with your Southeast Financial VISA Platinum credit card on December 14. That's twice as many points to redeem at the CURewards Mall for items like TVs, jewelry, home goods, travel, and more!

Don't have a Southeast Financial credit card? Get started on your application today!

Apply Today!

Holiday Travel Tips

the best way to get over the river and through the woods

- **Travel on Off-Peak Days** Avoid the biggest crowds by traveling several days before or after the holidays. If you have to travel on a peak day, try leaving at a less popular time of day.
- **Schedule Plenty of Buffer Time** Be prepared by planning extra time throughout your trip for unanticipated delays.
- **Put Your Phone to Work** Make use of airline apps for early check-in and to track your flights. Use apps to find cheap gas and clean bathrooms on road trips.
- **Pack Light** Packing only a carry-on can help you avoid the lines at check-in and baggage claim. Consider mailing Christmas presents to your final location.
- **Bring Provisions** Keep your holiday spirits high by bringing snacks and entertainment. Find a moment to yourself with earplugs and an eye mask.

Holiday Closing Schedule

Christmas Eve: Closing Monday, December 24 at Noon

Christmas Day: Closed Tuesday, December 25

New Year's Day: Closed Tuesday, January 1



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