

# the newsletter

southeast financial credit union news | december 2019

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## Holiday Expenses Can Really Add Up

Get the funds you need with a personal loan.

Between presents, travel, food, and more, your spending this month can add up quickly. It can make you wonder if you have enough funds to finish everything on your to-do list.

With a personal loan from Southeast Financial, you can stop worrying and get the money you need to make it through the holiday season. Rates start as low as 11.00%. It's easy to apply online, so start your application today.

Subject to credit approval. Rates subject to change without notice. Some restrictions may apply. Personal Loan may vary based on applicant creditworthiness. Personal Loan Payment Example: At 11.00% APR, 60 payments of \$21.74 for each \$1,000 borrowed.

## Holiday Shopping Safety Tips

Don't let thieves dampen your holiday spirit.

When you're rushing to complete your holiday to-do list, don't forget to shop smart. During the holidays, reports of theft, fraud, and other crimes increase significantly. Following the tips below can help keep you safe and protect your purchases and personal information, too.

### Tips for Shopping In-Store

- Try to shop during the daytime.
- Go shopping with a friend or family member.
- Be aware of your surroundings at all times.
- Don't keep purchases visible in your car.
- Never leave your purse or wallet unattended.
- Avoid carrying large amounts of cash.

### Tips for Shopping Online

- Always shop with a credit card.
- Only shop at websites you trust.
- Don't use public wifi.
- Use strong passwords.
- Avoid giving out too much personal information.
- Review statements for unfamiliar or suspicious transactions.

## Holiday Closings Schedule

**Christmas Eve:** Closing Tuesday, December 24 at Noon

**Christmas Day:** Closed Wednesday, December 25

**New Year's Day:** Closed Wednesday, January 1

HAPPY  
holidays  
FROM SOUTHEAST FINANCIAL



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