

# accountability

southeast financial credit union • spring 2020 newsletter

## refinance your vehicle loan

how much could you save?

Too much month at the end of the money? Paying too much in finance charges? We've helped members just like you save thousands of dollars by refinancing their high-interest rate vehicle loans from other lenders at our low rates. We're lowering payments with extended loan terms, too.

Our online and mobile applications make it fast and easy to find out if you qualify. In fact, the entire process can be completed online, from application to closing! Best of all, there's no application fee and no obligation to accept the loan. It's up to you! Great rates, local decisions, convenient closings, and the potential to put money back into your pocket on payments, interest, or even both.

Remember, you can refinance more than just cars and trucks. We refinance motorcycles, ATVs, RVs, boats, and even jet skis. Don't currently have a vehicle loan? We make loans against the value of paid-in-full vehicles, too.

**Take a look at these examples of real member savings:**

Old APR	New APR	Total Interest Saved
13.95%	6.00%	\$6,465
18.88%	4.75%	\$3,260
20.00%	4.75%	\$1,490

How much could you save by refinancing? Apply now at [southeastfinancial.org](http://southeastfinancial.org) to find out!

**Disclosure:** Subject to credit approval. Some restrictions apply. Excludes refinance of existing Southeast Financial loans.

## call on us anytime

Member Services Call Center  
615.743.3700 or 800.521.9653

Loan Call Center  
615.743.3700 or 800.521.9653

Mortgage Services  
615.743.3700 or 800.521.9653

24-Hour Personal Access Line  
615.743.3777 or 800.242.2686

[www.southeastfinancial.org](http://www.southeastfinancial.org)

## holiday closings

Memorial Day  
Monday, May 25, 2019



## that's what YOU said!

"I was involved with two loans with Southeast Financial Credit Union recently. One for my son and daughter-in-law and one for myself. Everyone at Southeast Financial was very professional and customer oriented. I am very pleased with the experience and look forward to doing business with them again in the future."

- Bobby C.

"Everyone at the credit union is always professional, knowledgeable, and very friendly. I've never had a bad experience and recommend Southeast Financial to everyone I know. :)"

- Tammi W.

"Megan was fantastic. I walked in at the last minute before a holiday as a new customer looking for a loan. Megan was very friendly, knowledgeable and professional. She listened to my need, explained my options and quickly gathered all necessary info - I walked out with cash in hand. Great experience."

- Keller M.

"I have been a member for nearly 30 years and have never considered going anywhere else. My needs have always been attended to and professionally resolved. Thank you for the excellent service."

- Sylvia R.

"The loan process was quick and painless, and a much better deal than we were getting anywhere else. The people that work there are more friendly and easier to talk to than anyone I've ever dealt with. I highly recommend them!"

- Charles M.

## branch spotlight

### lavergne, tennessee

Have a question about our products and services and how they can help you meet your financial goals? Whether you're purchasing a home and need a mortgage or opening a checking account for your first job, the team at our LaVergne branch is ready to help.

Stop by today and meet our LaVergne team. We look forward to serving you.

#### Branch Information:

325 Waldron Road  
LaVergne, TN 37086  
615-287-9820

#### Lobby & Drive-thru Hours\*

Monday - Friday | 8:00 am - 4:30 pm

#### 24-Hour Drive-Thru ATM

\*Branch service availability may be impacted by the COVID-19 pandemic. Please visit our website for more information.

## pre-owned vehicles

Did you know that we have pre-owned vehicles for purchase? Inventory changes quickly, so make sure to check the website for new arrivals! Visit [southeastfinancial.org/for-sale/vehicles](https://southeastfinancial.org/for-sale/vehicles) to view all available vehicles.

Questions? Interested in a test drive? Give us a call at 800-521-9653 and select menu option 5, or email [recovery@southeastfinancial.org](mailto:recovery@southeastfinancial.org).

You can also finance your pre-owned vehicle purchase with great loan rates. Check our current loan rates and apply online at [southeastfinancial.org](https://southeastfinancial.org).

Disclosure: Subject to credit approval. Other restrictions may apply.

## worst passwords of 2019

It's time to do a little spring cleaning and update your passwords. What words or phrases will you choose to keep your accounts secure? SplashData looked at over 5 million of them to come up with the worst passwords of 2019:

666666	888888	qwertyuiop	123123	1234567
123qwe	7777777	admin	111111	password
password1	lovely	1q2w3e4r	iloveyou	qwerty
dragon	555555	qwerty123	12345	123456789
princess	654321	abc123	12345678	123456

**Did your password make the list? Use these simple tips to make it more secure:**

- Use passwords or phrases with at least 12 characters
- Use a combination of upper and lowercase letters, numbers, and symbols

## skip-a-payment

In need of some funds to make a tax payment or reserve your kid's spot at summer camp? You may be able to free up some extra cash with our Skip-A-Payment program.

Did you know that in 2020, members can skip up to two months of payments on qualifying auto and personal loans? That's two months payment-free!

Whether you pay weekly, bi-weekly, or monthly, for a processing fee of \$60.00 per loan, you can skip your payment for the entire month specified.

Pay this fee at the time the payment is skipped or add it to the outstanding loan balance. Interest will continue to accrue during the month the payment is skipped, and credit life and disability insurance premiums, if applicable, will still be added to your loan.

**Disclosure:** Loans must be established with at least three consecutive months of payments prior to the month requested. Loans greater than 30 days past due, credit cards, personal and home equity line of credit loans, mortgage loans, business loans, share secured loans, and certificate secured loans are not eligible for the Skip-A-Payment program. To allow adequate processing time, forms must be submitted at least five business days prior to the first monthly payment to be skipped, but no more than thirty days prior to the month requested. Additional restrictions may apply. See application for complete details.

- Avoid words found in the dictionary or based on current pop culture trends like "starwars"
- Choose a different password for every site

Once you've chosen a new password or phrase, use a free password strength checker to make sure it's strong and secure. Some sites will even calculate how long it would take for hackers to crack your passwords.

Concerned about forgetting your passwords? Visit a tech site like CNET.com and search for "best password managers." You'll find multiple options that make it easy for you to access your passwords while keeping them safe from hackers.

Put some cash back in your pocket! There are two easy ways to apply when you need to skip a payment.

### Online Banking

Log in to Online Banking and click the Account Maintenance tab. Select Skip-a-Payment to complete an online application.

### Paper Application

Download a pdf application from our website. Fax or email your completed application to Member Service or drop it off at any branch.

If you have questions or need assistance, call us at 800-521-9653 between 7:00am and 6:00pm, CST to speak with a Member Service representative.

# COVID-19 updates

stay informed about changes to service

At Southeast Financial, our primary focus is on the safety and well-being of our members, our employees, and our communities. We are closely monitoring the COVID-19 outbreak and taking proactive steps to minimize risk. We've already made several changes in response to the current recommendations from the CDC, and we encourage all members to sign up for Online Banking and take advantage of online tools to complete transactions.

Visit [southeastfinancial.org](http://southeastfinancial.org) for the most up-to-date information about our response as the situation evolves. Click "Learn More" in the pop-up window for details about the steps we're currently taking.

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## investment basics webinar

tuesday april 14, 12:00-1:00pm

An appropriate investing strategy is a carefully planned and prepared approach to managing and accumulating money. A well-planned strategy can help you meet your short-term, mid-term, and long-term financial goals. Investment planning requires discipline and patience. But it doesn't have to be difficult.



Ken Coulthard, CFP®

## college planning webinar

tuesday may 12, 12:00-1:00pm

Join this complimentary webinar to learn more about saving for college expenses. There's no denying the benefits of a college education, especially the ability to compete in today's competitive job market. But every year, college costs continue to increase, often at twice the rate of general inflation. That's why it's so important to start saving now.

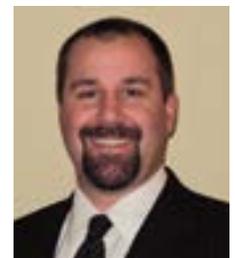


Leigh H. Glover, CRPC®

## social security seminar

events in may and june

As you near retirement, one of the biggest financial decisions you'll need to make is when to begin receiving your Social Security. Social Security retirement benefits are a big part of most Americans' retirement planning. Make sure you know how Social Security works, how benefits are determined, and what to expect in the future.



David Harlan

Seminar and webinar presentations includes a free workbook that contains key information, worksheets, and questions to help you remember important points.

**Space is limited. Register to attend at [southeastfinancial.org](http://southeastfinancial.org).**

**Questions? Contact Katryna at 615-371-3737 or 800-521-9653 ex. 2317**



Frances Woodall

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