



### In the market for a new or new-to-you vehicle?

Your credit union offers great rates!

The summer's winding down, but it's not too late to get out on the road in a car, truck, or SUV. Southeast Financial should be your first stop when shopping for a new or new-to-you vehicle. The online application process is quick and easy and a contact-free closing process is available for most loans.

#### Vehicle loans at Southeast Financial also feature:

- Flexible terms for payments that fit your budget.
- No payments for up to 90 days.
- No vehicle age or mileage restrictions.
- Financing up to 100% of vehicle NADA value plus tax, tags, and title.
- GAP insurance and warranty coverage available.
- No application fee.
- No prepayment penalty.

Dreaming of upgrading your vehicle? Southeast Financial can help make that dream a reality. Log in to Online Banking or contact our Loan Call Center at 800-521-9653 to get started.

[Start Your Application](#)

Subject to credit approval. Restrictions may apply. Interest will accrue during deferment period.

### Your Summer, Your Way!

Borrow up to \$3,000 during our summer loan special.

Time is running out to apply for our special summer loan. **This month, we're offering members a special 7% rate on a \$3,000, 12-month personal loan** that lets you have your summer, your way. This special personal loan is available through August 31, so don't wait! It's your money to spend any way you want, so apply today!

[Start Your Application](#)

Maximum loan amount \$3,000. Subject to credit approval, including a minimum credit score of 600. Limit one loan per qualified borrower per month during the promotion period. Other restrictions may apply. Promotion begins 08/01/22 and ends 08/31/22. Loans must close within fourteen days of approval to qualify for the rate offered at the time of application and approval. Thereafter, the currently offered rate will apply. Payment example: At 7.00% APR, 12 monthly payments of \$86.53 for each \$1,000 borrowed.

### Meet Our 2022 Scholarship Winners



#### Olivia Balthrop

Olivia Balthrop resides in Cedar Hill, TN and graduated from Springfield High School in Springfield, TN. She will be attending The University of Tennessee at Martin, where she will major in Agricultural Business.



#### Michael See

Michael See resides in Hendersonville, TN and graduated from Merrol Hyde Magnet School in Hendersonville. He will be attending Coastal Carolina University, where he will major in Marine Sciences.

### Talk to a Financial Professional

Are you considering changes to your investment strategies?

During this period of record-high inflation and market instability, you may have new questions and concerns about your finances. The MEMBERS Financial Services team serving Southeast Financial is here to walk with you on your financial journey. They'll educate and answer all your questions so you have the knowledge and confidence to make informed decisions.

Our team will help you weigh all available options and understand the best path forward to meet your unique needs. The experienced financial professionals are caring, thorough, and passionate about helping people work toward their financial goals.

Set up a no-cost, no-obligation appointment with one of our financial professionals by contacting us at 615-371-3737 or [membersfinancial@southeastfinancial.org](mailto:membersfinancial@southeastfinancial.org).

### Financial Education Webinar

#### August 23: Social Security and Your Retirement

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider.

[Register to Attend](#)

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<b>Not Insured by NCUA or Any Other Government Agency</b>	<b>Not Credit Union Guaranteed</b>	<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>
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