

# the newsletter



southeast financial credit union news | august 2019



## Make your credit card work for you

### Taking steps toward improving your credit score

Our Visa® Secured credit card is an actual credit card, unlike a debit card or prepaid card. It's designed for members who want to build or rebuild their credit, including members with bad credit or no credit history at all.

#### No Credit Check Needed

Don't worry about an additional inquiry lowering your credit score. Instead of running a credit check, members deposit 150% of their credit limit into a savings account.

#### Improve Your Payment History

Payments made on your secured card are reported to all three credit bureaus. On-time payments positively affect your credit score.

#### Increase Your Limit Easily

Increasing your credit limit with an additional deposit can lower your credit utilization (the amount of credit used compared to credit available) and improve your credit score.

Start building or rebuilding your credit the easy way. Apply for a Southeast Financial Visa® Secured credit card today.

[Apply Now](#)

## Checking accounts that make sense

### When it comes to checking accounts, we take NO for an answer

At Southeast Financial, our first priority is our members. Unlike for-profit institutions, we don't try to make money off the people who use our services. With this in mind, our checking accounts have fewer requirements and fees than you might expect.

- NO opening balance requirement
- NO minimum balance requirement
- NO monthly maintenance fee\*
- NO account closure fee
- NO fees for Southeast Financial ATMs

Whether you open a Student, Rewards, or Interest Checking account, we'll help you say NO to fees and restrictions. It's your money, and we want it to stay that way.

[Apply Today](#)

\*When enrolled in eStatements and for members under 18, members age 55+, and members with line of credit loans.

## 18th Annual Southeast Financial Golf Classic

### Join us Monday, September 23

As part of our commitment to supporting the communities we serve, we're pleased to invite you to the 18th Annual Southeast Financial Golf Classic, benefiting Hope Clinic for Women and United Cerebral Palsy of Middle Tennessee.

Join us on Monday, September 23, at Franklin Bridge Golf Course for a day full of fun, food, and friendly competition. Team registration for the four-person scramble includes a round of golf, lunch, dinner, entertainment, and a gift bag for each player. Prizes will be awarded for the first and second place teams in each flight and in the closest to the pin competition.

It will be a day of golf to remember, but more importantly, the money you help raise will have a lasting impact on our community through these two charities.

[Register a Team](#)

## Retirement Challenges for Women

### Dates in August and September

When it comes to saving for retirement and planning for retirement income, women face some unique challenges. The wage gap often leads to women earning less than men over their careers, and women are also more likely to take breaks from the workforce to serve as family caregivers. Women often live longer, so they need to plan for a longer retirement and potentially, long-term care. It's important to recognize these potential obstacles and plan accordingly.

#### Attend this seminar, and you'll learn:

- The importance of planning for retirement.
- The need to account for inflation, taxes, and the potential future cost of healthcare.
- The basics of Social Security retirement income.
- What you can do now and the steps you can take as you get closer to retirement.

You'll also receive a complimentary workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.

[Register to Attend Today](#)

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