



Snow Kidding!

Take advantage of the equity in your vehicle.

While the new year offers a fresh start, you may still be looking at a pile of bills from 2021. Making those payments can seem overwhelming, but you might already have some extra funds sitting in your driveway.

Have you considered refinancing your car loan? With a change in term or a lower interest rate, refinancing might reduce the amount of your monthly loan payment and give you some breathing room. Have a vehicle that's paid in full? We refinance those, too.

Rates start as low as 1% and terms range from 12 - 84 months. Apply online or give us a call at 800-521-9653 to talk to a representative about your options.

Apply Now

Subject to credit approval. Rates are valid as of 02/01/22. Rates are subject to change without notice and may vary based on applicant creditworthiness and loan term. Excludes refinance of existing Southeast Financial loans. Other restrictions may apply. Payment Example: At 3.25% APR, 60 monthly payments of \$18.08 for each \$1,000 borrowed.

Achy Fakey Heart

Don't let yourself be fooled by an online dating scam.

You may have heard of romance scams. But do you know how they happen? They start when scammers create fake profiles on dating apps or social media. Then, those scammers strike up a relationship with their targets and work to build trust. Sometime later, they make up a story and ask for money.

So how do you spot a romance scammer? Here are some things to watch for:

- Any love interest who asks you to give them money on a gift card, by money transfer, or cryptocurrency is a scammer. Period.
- Romance scammers profess love quickly. They might say they can't meet you because they're overseas for business or military service — but, during the pandemic, they might just say they're locked down.
- Romance scammers might try to lure you off the dating site.
- Scammers will find a reason to ask you for money — maybe to buy a phone card to keep chatting, maybe to help with a "medical emergency," or maybe something else.
- Romance scammers sometimes build interesting dating profiles. But try a reverse-image search of the profile pictures. Are any photos associated with another name, or with details that don't match up? That's just more proof that it's a scam.

If you've spotted any of these signs of a scam, tell the online dating app or social media platform right away. And then tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

Money Matters

Tools, tips, and helpful information for financial success

We want to help you make the most of your money at every point in your financial life. Whether you're looking for information on balancing a checkbook or improving your credit score, Money Matters is a great place to get started.

Start Learning

Financial Education Webinar Series

Three Transitions to Retirement

Are you ready to retire? You might be prepared for the financial transition, but you'll experience lifestyle and emotional transitions as well. We can help you understand these upcoming changes and provide the information you need to better prepare for this exciting season of your life. Working together, we'll gain clarity and confidence about your path to retirement.

February 8 at 12pm

February 8 at 5pm

February 10 at 12pm

Rethinking Diversification

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

February 22 at 12pm

February 22 at 5pm

February 24 at 12pm

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