



## Need to take a break from your loan payment?

### Check out our Skip-A-Payment program.

Is your budget looking tight right now? You may be able to free up some extra cash with our Skip-A-Payment program. Each year, members can skip up to two months of payments on qualifying vehicle 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. Choose to 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.

Put some cash back in your pocket! It's easy to apply. Log in to Online Banking and click the Account Maintenance tab for the online application, or download and complete a paper application. Member Service is available, if you have any questions or need additional assistance.

[Start Your Application](#)

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.

## More Convenience. More Security. Coming Soon.

### Simplified Card Management with Superior Functionality

In the digital age, we frequently have to sacrifice convenience for security. Our new, easy-to-use mobile card management app, SFCU Card Control, will give you more of both. With popular functions and added security features at your fingertips, you'll be able to take care of important matters in mere seconds, from anywhere at any time.

Simply register your card on SFCU Card Control and you can:

- See account details
- Get a 90-day transaction history
- Make payments
- Turn a card on/off
  
- Set alerts
- Report a card lost/stolen
- Dispute transactions

Installing SFCU Card Control on your smartphone or other mobile device is like instantly upgrading your Southeast Financial card. Best of all, it's free and will be available soon in the Apple App Store and Google Play Store.

## Create Your Summer Oasis

### The equity in your home can help complete your to-do list.

Summer is so close, and the summer oasis you've been dreaming of may be closer than you think! Landscaping, new patio furniture, maybe a pool? The equity you have in your home could help you complete all your projects and make that dream come true.

No matter how long your to-do list is, home equity loans and lines of credit are great ways to find that little bit of extra cash to check off every item. Planning a few big projects? A home equity loan is a great way to borrow a specific amount. Want to have cash on hand when you find time to work on smaller projects? A home equity line of credit allows you to access your available credit when you need it.

At Southeast Financial, the entire process is quick and easy. Don't wait! Start your application today and enjoy a summer in the sun.

[Apply Now](#)

Subject to credit approval. Some restrictions may apply.

## Financial Education Webinars

### May 3: Return to Conservative Investing

Market volatility. Low interest rates. Retirement risks. All of these headwinds are making it tougher than ever to know where to invest your retirement savings. In this virtual seminar, you'll learn how conservative investments like certificates of deposit (CDs) and annuities can help get your financial plan back on track.

### May 17: Women and Investing

There's no denying the facts: Women tend to earn less and live longer than men. If you're a woman who would like to retire one day, you may need to save more and invest more than men.

### May 31: Income For Life

You have retirement goals and plans for your future. Without a regular paycheck to count on, achieving a steady stream of retirement income will be an important part of the road ahead. Will Social Security be enough? What about your 401(k)?

[Register to Attend](#)

## Financial Education Seminars

### June: Social Security and Your Retirement

We look forward to seeing you at in-person seminars again next month. Join us for dinner while we answer your questions about Social Security. Sign up early as space is limited.

[Seminar Dates and Locations](#)

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## Memorial Day Closing

All Southeast Financial branches and call centers will be closed on Monday, May 30 in observance of Memorial Day. Remember, you can access your accounts anytime, anywhere with Online Banking and our mobile app!



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