



Great Rates on Boat Loans

Summer's almost here! Time to head outside, enjoy the sun, and spend time with friends and family. We know you're probably already making plans for what to do on your summer vacation. What better way to make the most of it than with a boat?

Whether it's a sailboat, motorboat, pontoon, or jet ski, our loan rates for new, new-to-you and refinanced watercraft are making waves with the competition. In addition to our competitive loan rates, we offer tons of great benefits with your Southeast Financial loan.

- Flexible terms for payments that fit your budget
- No payments for the first 60 days
- Skip up to two payments per year with Skip-A-Payment
- No vehicle age or mileage restrictions
- We finance up to 100% of vehicle NADA value plus tax, tags, and title
- GAP insurance and warranty coverage available
- No application fee or prepayment penalty

NEW BOAT LOANS AS LOW AS

5.00% APR
FOR 5 YEARS

USED BOAT LOANS AS LOW AS

5.25% APR
FOR 5 YEARS

Dreaming of spending lazy summer days on the water? Southeast Financial can help make that dream a reality, and now's the time to apply!

[Apply Today!](#)

Disclaimer: Subject to credit approval. Advertised rates are subject to change without notice and may vary based on applicant creditworthiness and loan term. Minimum loan amount \$12,000 for 72 and 84-month terms. Excludes the refinancing of existing Southeast Financial loans. Other restrictions may apply. Payment Example: At 5.25% APR, 60 monthly payments of \$18.99 per \$1,000 borrowed.

We're Making a Change

Over the past several years, we've seen a slow but steady decline in branch and drive-thru transactions and a correlating surge in online and mobile banking activity. In order to keep pace with this shift in banking habits while continuing to provide first-class service to our members, we're adjusting our drive-thru operating hours.

Effective May 14, 2018, all Southeast Financial drive-thru windows will be open to serve you Monday through Friday from 8:00 am until 4:30 pm.

Also effective on this date, the Cordova, Tennessee branch will become a drive-thru only location.

There are several options available for banking after-hours:

Member Services & Loan Call Centers For one-on-one assistance, contact us Monday through Friday from 7:00 am until 6:00 pm CST at 615-643-3700 or 800-521-9653.

Online & Mobile Banking Check balances, pay bills, deposit checks, open accounts, apply for loans and more, 24-hours a day at southeastfinancial.org and on our mobile banking app, available for Apple, Android, and Kindle.

Telephone Banking Check balances and transaction history, transfer funds between accounts, hear today's rates and more by calling the Personal Access Line (PAL) 24-hours a day at 615-743-3777 or 800-242-2686.

ATMs & Cash Back Withdraw cash at thousands of surcharge-free network ATMs or use your debit card to get cash back at the register at many retailers. If you don't have a debit card, visit any branch or contact Member Services for more information.

We value your business and want to be your first choice when it comes to banking. Be on the lookout for additional convenience services to come as we continue working to serve you better.

Take a Paycation

Summer is just around the corner. Could a break from your loan payments help you with your upcoming vacation plans? Southeast Financial is here to help.

With Skip-A-Payment, you can apply to skip up to two payments per year on qualifying loans. Completing the process through Online Banking is quick and easy.

1. Log in to Online Banking and look for "Skip-A-Payment" under the Account Maintenance tab.
2. Complete the form and click submit.
3. Look for an email confirming that we've received your request for processing.

It's that easy!

Remember, your loan must meet certain requirements to be eligible for the Skip-A-Payment program. Please refer to the Skip-A-Payment application for complete details. Printed and signed applications will still be accepted in person and by mail at any of our branch locations.

[Apply Now!](#)

College Planning Seminar

Tuesday, May 8, 12:00-1:00 pm CST

Are you saving enough for your child's college? 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.

In this webinar on College Planning, you'll learn:

- How much college will cost in the future
- Tax-advantaged ways to save for college, including 529 plans, Coverdell education savings accounts, custodial accounts and U.S. savings bonds
- The role of financial aid, including how need is determined and how assets are classified for federal aid purposes
- Other ways to fill the college funding gap

[Register to Attend Today!](#)

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Memorial Day Closing

All Southeast Financial branches and call centers will be closed on Monday, May 28, 2018, in observance of Memorial Day.

Remember: you can access your accounts anytime, anywhere with [Online](#) and [Mobile Banking](#).



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