



Holly Jolly Holiday Loan Sale

Don't miss out on this limited-time loan!

Visit any Southeast Financial branch or contact our Loan Call Center on Black Friday, November 29, or Cyber Monday, December 2, to apply for a **\$500 Holly Jolly Holiday Loan at a low 5% APR for 12 months**. That means payments are less than \$45 per month! Don't miss out on a chance to put some extra Christmas jingle in your pocket this year!

Max loan amount \$500. Subject to credit approval. Apply in person at any branch on 11/29/19 or 12/02/19 between 8:00 am and 4:30 pm. Applications can also be submitted by calling 800-521-9653 between the hours of 7:00 am and 6:00 pm CST on 11/29/19 or 12/02/19. Loans must close on or before 12/6/19 to qualify for this special rate. Payment Example: For \$500 borrowed at 5% APR, 12 monthly payments of \$42.80. Limit one loan per borrower. Other restrictions may apply.

FICO® Score Program

Do you know your score?

Keep an eye on your credit score with FICO® Score updates, included with your Southeast Financial Visa Signature®, Visa Platinum®, or Visa Secured® credit card. Your credit score is now included on your monthly statement and available online. Remember that viewing your FICO® Score doesn't affect it, so visit the site as often as you want.

This new, no-cost feature includes:

- free online access to your FICO® Score, updated quarterly
- information about key factors that affected your FICO® Score
- educational content on FICO® Scores and financial health

Viewing your credit score regularly helps you see where your finances stand and note any changes. FICO® Scores are calculated from the credit data in your credit report and knowing your score is the best way to understand how potential lenders could evaluate your credit risk when you apply for a loan or other credit. Armed with this information, you'll have a better idea about what you might qualify for when it's time to apply for a new loan, credit card, or mortgage.

Access your score today by logging in to Online Banking and selecting your credit card under the Accounts list.

Southeast Financial accounts with joint cardholders do not currently have access to the FICO® Score Program, but we are working to make it available in the near future.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Southeast Financial Credit Union and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Southeast Financial Credit Union and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

Give the Perfect Gift. Get the Perfect Gift.

More points mean more rewards.

Finding the perfect gift for everyone on your list is even more rewarding this year. **Just use your Visa® Signature Travel Rewards or Visa® Platinum card every time you shop this Black Friday through Cyber Monday and you'll earn double the CURewards points for every dollar you spend!** That's two points per dollar for every purchase you make. Plus, Visa® Signature cardholders will earn four points per dollar spent on gas, dining, flights, cruises and lodging.

When the hustle and bustle is over and the last strand of tinsel has been swept away, don't forget to treat yourself. Redeem your points in the CURewards mall for merchandise, travel, and more. Shop for Bose® speakers, Yeti® coolers, Dooney & Bourke™ bags and more – even gift cards for merchants like Starbucks®, iTunes, Macy's, and Walmart®.

Get the perfect gift for everyone on your list this year and treat yourself, too. Don't have a Southeast Financial credit card? There's still time to take advantage of this opportunity and all the other benefits of a Southeast Financial credit card.

[Apply Today](#)

Double points offer valid between 12:01am on 11/29/19 and 11:59pm on 12/2/2019. Points will not be awarded for cash advances, balance transfers, or convenience checks.

November Seminar and Webinar Topics

Social Security Seminar - Multiple Dates

There's a big difference between not working and not worrying. But for millions of Americans, the worrying begins after the working ends. A "hit-or-miss" plan for generating retirement income may prevent you from enjoying the stress-free retirement journey you've worked so hard for. Don't let this happen to you. Learn answers to your retirement income planning questions now.

Long Term Care Webinar - November 12

According to the federal government, a majority of people over age 65 will need some type of long-term care, with a significant number of people needing care in a nursing home. Learn strategies to pay for long-term care and how Medicare and Medicaid factor into planning.

Your Employer-Sponsored Retirement Plan Webinar - November 19

Today's retirees are living long and active lives. They're traveling and going back to school; helping to care for grandchildren; playing sports, pursuing hobbies, and even embarking on new careers. How do you want to spend your retirement? Your employer wants to help you plan now for the life you want in retirement.

[Register to Attend Today](#)

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Holiday Closing Schedule

Veterans Day: Closed Monday, November 11

Thanksgiving: Closed Thursday, November 28



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