

the newsletter

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southeast financial credit union news | november 2022



Make it a Holly Jolly Holiday Black Friday and Cyber Monday Specials

Are you ready to shop 'til you drop? Before you do, stop by Southeast Financial. We're celebrating Black Friday and Cyber Monday in a big way this year with special offers, including a discounted loan rate to help make your holiday merry.

Holly Jolly Holiday Loans

Between shopping for gifts and entertaining, holiday expenses can add up fast and really blow your budget. We want to help you make sure you have the cash to check off everything on your list. **During our Holly Jolly Holiday Loan promotion, borrow up to \$5,000 at a low, 5% APR and pay it back in 12 monthly payments.**

Whether you need \$500, \$5,000, or anything in between, put some extra jingle in your pocket this season without breaking the bank. Call us to apply on Black Friday or Cyber Monday or apply online all weekend long at southeastfinancial.org.

Maximum loan amount \$5,000. Subject to credit approval. Payment Example: At 5% APR, 12 monthly payments of \$428.04 on \$5,000 loan. Apply in person at any branch between 8:00 am and 4:30 pm on 11/25/22 or 11/28/22, by calling 800-521-9653 between the hours of 7:00 am and 6:00 pm (CST) on 11/25/22 or 11/28/22, and online starting at 12:00 am on 11/25/22 through 11:59 pm 11/28/22. Loans must close on or before 12/5/22 to qualify for this special rate. Limit one loan per borrower. Other restrictions may apply.

Double Points for Credit Card Purchases

Make sure your Southeast Financial Visa is at the top of your wallet this holiday season. For every dollar you spend using your Visa® Platinum or Visa Signature® card during our Black Friday/Cyber Monday promotion, **you'll earn double the CURewards points – that's two points for every dollar you spend using either card and four points for every dollar you spend on travel-related purchases when you pay with your Visa Signature® card.** Points are automatically added to your card and can be redeemed in the CURewards Mall for merchandise, hotel stays, airline tickets, gift cards, and more.

Get the perfect gift for everyone on your list and earn more points with your Southeast Financial Visa® Platinum or Visa Signature® card during this special holiday event.

Don't have a Southeast Financial credit card? You still have time to apply and take advantage of this special offer.

[Start Your Application](#)

Double points offer valid between 12:00 am on 11/25/22 and 11:59 pm on 11/28/22. Points will not be awarded for cash advances, balance transfers, or convenience checks. Some restrictions may apply. Visit southeastfinancial.org for more details.

Golf Classic Donation

Southeast Financial loves to give back to our community.

Thank you to everyone who helped make the Southeast Financial Golf Classic a great success! We were able to donate \$10,000 each to United Cerebral Palsy of Middle Tennessee and Hope Clinic for Women. We couldn't have made this happen without the support of our sponsors and players. Thank you!



Fall into Autumn Stand

Help us support Ronald McDonald House!

The mission of Ronald McDonald House Charities of Nashville is to keep families close by providing essential resources and a "home-away-from-home" for families of critically ill children receiving inpatient or outpatient medical care at Nashville area hospitals.

Right now, our Middle Tennessee branches are accepting donations of individually packaged, single-serve fall drinks and snacks. Suggested donations include coffee pods, tea bags, snack cakes, and cookies. The last day to donate is November 10, so make a plan to stop by!

No time to shop? Make a purchase from the [Fall Into Autumn Stand Amazon list](#) to send items directly to Ronald McDonald House.

[View The Suggested Donations List](#)

Holiday Closings

Veterans Day: Friday, November 11

Thanksgiving Day: Thursday, November 24

Financial Education Webinars

from MEMBERS Financial Services

November 15: Social Security and Your Retirement

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider.

[Register to Attend](#)

November 29: The Return to Conservative Investment

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.

[Register to Attend](#)

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. principal. Investing involves risks including possible loss of Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to risk, and may lose value. This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

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