

accountability

southeast financial credit union • winter 2019 newsletter

you asked. we listened.

We're always looking for ways to make banking at Southeast Financial even better for our members. You told us you wanted options for making payments and transfers from your Southeast Financial accounts and we're excited to introduce two new methods of moving your money!

Bank-to-Bank

Now you have the flexibility and control to make one-time or recurring transfers between your savings and checking accounts at Southeast Financial and your accounts at other financial institutions. It's quick, simple and secure, and it's available now in Online Banking. Just log in select "Move Money" to get started.

Person-to-Person

Now there's a fast and secure way to pay just about anyone. Try Popmoney® — the personal payment service now available in Online Banking. Sending money is easy. There's no need to exchange account numbers, either. Whether you need to pay back a friend, reimburse a roommate, or send a last-minute gift, you can transfer money in just a few clicks using their email address or cellphone number with Popmoney®.

Log in to Online Banking to see how easy it is to start moving money today.

building your business

Building a business is hard work. You've done your homework, established goals, and created a strategy for meeting them. When it's time to hang out your shingle, ask us about commercial real estate loans for building, buying, or refinancing. We're here to help with competitive, fixed rates, loan amounts up to \$10 million, and terms up to ten years. Our local decisioning process makes it easy to get started, and financing is available for commercial property throughout the Southeast.

For more information or to get started on the application process, call 615-465-5422 or email businesslending@southeastfinancial.org to speak with a business lending specialist.

call on us anytime

Member Services Call Center
615.743.3700 or 800.521.9653

Loan Call Center
615.743.3700 or 800.521.9653

Mortgage Services
615.743.3700 or 800.521.9653

24-Hour Personal Access Line
615.743.3777 or 800.242.2686

www.southeastfinancial.org



that's what YOU said!

We love hearing from our members! Here's what some of you recently had to say:

"My entire family uses Southeast Financial Credit Union and we have always been very pleased with the friendly staff and the customer service we receive."

- Maureen J.

"I came to Southeast Financial after being referred by my dad. I worked with Whitney to receive a car loan. As a recent college graduate, I had little to no credit. Whitney explained in great detail everything I was signing, answered all of my questions, and has made herself more available than I could've ever hoped for. Going into this process, I was terrified that I would be confused and she ensured that I was fully informed. I couldn't be more pleased with Whitney, and Southeast Financial. You will forever have a customer in me, due to this experience."

- Callyn S Corder

"I have enjoyed the fine people for many, many long years and in all that time not one person has failed my expectations of this fine credit union! Their professionalism in all areas is the best anyone looking at a bank or otherwise for investment or to make a loan. If looking for JUST plain friendship, they're place to go!"

- Lillian B Jenkins

"It's always a welcoming environment when I step into the building. Thanks."

- Bruno Griffin

"We have been members around 40 years and have always been very pleased with our credit union! Would not have anyone else."

- Joseph R Jenkins

branch spotlight Germantown, Tennessee

With a combined 84 years experience in banking, our Germantown team can answer any question regarding the many products and services offered at Southeast. Whether you're needing a mortgage to purchase a new home or opening a checking account for your first job, they're there to help.

Stop by today to see how they can assist you with your financial needs.

Branch Information:

9265 Poplar Avenue
Germantown, TN 38138
901.751.9351

Lobby & Drive-thru Hours
Monday - Friday | 8:00 am - 4:30 pm

24 Hour ATM

save the date! winter holiday closings

New Year's Day
Tuesday, January 1, 2019

Martin Luther King Day
Monday, January 21, 2019

Presidents' Day
Monday, February 18, 2019

2019 scholarship contest

Don't forget! The deadline to enter this year's Southeast Financial Scholarship contest is February 1, 2019. For complete eligibility information and to download an application, visit us online at southeastfinancial.org, then select About Us and Scholarship Program.

it's easy to go from ho-ho-ho to owe-owe-owe

Food, gifts, travel... your finances can really take a beating over the holidays. If your credit card balances increased between turkey day, trimming the tree, and ringing in the new year, chances are good that the amount of your required monthly payments increased, too. When there's too much month at the end of the money and you're searching for solutions, it's possible that the answer is parked as close as your garage or 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. If any of the situations below sound familiar, apply online or in any branch to see if we can help cure your wallet woes and start the new year off right.

You've applied at another bank or lender, but were told that your car was too old to be refinanced:

At Southeast Financial, we base rates on creditworthiness and loan term. We use the model year to determine the car's value and it doesn't affect our interest rates.

You've applied at another bank or lender, but the refinance rate was too high:

We've helped members save thousands of dollars in total finance charges by refinancing their vehicle loans from other lenders at our low rates.

Your car loan is paid in full:

Congratulations! Owning a vehicle outright is a great feeling. We know that taking on a car payment is a tough choice, but if you're paying a high interest rate on a credit card or personal loan, using the equity in your car to pay them off at a lower rate is a great way to save money.

Apply online today to see if we can refinance your car loan and revive your wallet. If you have questions or need help to apply, visit any branch or contact our Loan Call Center.

Disclaimer: Subject to credit approval. Some restrictions may apply. Excludes refinance of existing Southeast Financial loans.

say goodbye to holiday hangover

If holiday merry-making is putting your budget in a bind, you're not alone. Between travel, gifts, and entertaining, holiday expenses can add up fast. Before you know it, the Christmas greetings that filled your mailbox in December are replaced by January's credit card bills. Don't let holiday hangover put a damper on your new year. If too many cards are weighing down your wallet, resolve to trim

your monthly expenses and transfer those high-interest rate balances to your Southeast Financial Visa® card. With a low interest rate and no balance transfer fee, you'll start saving money right away! Don't have a Southeast Financial Visa card? Apply for one today at southeastfinancial.org.

Disclaimer: Subject to credit approval. Some restrictions may apply.

skip-a-payment is back!

Between January and December 2019, members can skip up to two months of payments on qualifying auto 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, your payments will be skipped for the entire month specified. This fee can be paid at the time the payment is skipped or added to the outstanding loan balance. Interest will continue to accrue during the month the payment is skipped, and credit life and disability insurance premiums will still be added to your loan if applicable.

Log in to Online Banking and click the Account Maintenance tab to apply.

Disclaimer: 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.

please join us for our annual meeting

Friday, March 22, 2019, at 7:30am

We invite you to join us for coffee and light refreshments at the Annual Meeting of Members. Meet the Southeast Financial management team and Board of Directors, participate in the meeting, and find out what's on the horizon at your credit union. Look for the notice enclosed in this month's statement for all the details. We hope to see you there!

retirement income planning seminar

Are you ready for retirement? It's never too early to start saving for the income you'll need to support your retirement lifestyle. Planning ahead and positioning your assets is the key to a happy retirement. While there's no "one size fits all" plan, there are steps you can take today to manage your retirement income possibilities.

In this seminar on Retirement Income Planning, you'll receive tips on the following:

- Planning for when your retirement will start
- Estimating the amount of money you'll need in retirement
- Supplementing other income such as Social Security and pensions with your retirement

You'll also receive a complimentary workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.



Ken Coulthard, CFP®



Leigh H. Glover, CRPC®



David Harlan

Tuesday, March 5 • 12-1pm

Briley South Branch
Nashville, TN

Thursday, March 7 • 12-1pm

Germantown Branch
Germantown, TN

Tuesday, March 12 • 6-8pm

La Quinta Inn
Goodlettsville, TN

Thursday, March 14 • 12-1pm

Bowling Green Branch
Bowling Green, KY

Tuesday, March 19 • 6-8pm

Amerigo Italian Restaurant
Nashville, TN

Wednesday, March 20 • 12-1pm

Jackson Branch
Jackson, TN

Can't make it to an onsite seminar?

Register for our webinar and attend from anywhere! **Tuesday, March 12 • 12-1pm (CST)**

Seating is limited, so be sure to call and reserve your seat today for one of our workshop locations. Call 615-371-3737 or 800-521-9653 ext. 2317 or visit southeastfinancial.org to register.

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